DOCUMENT RESUME

ED 262 729 HE 018 816

TITLE	Corrections Analysis Report: Phase II.
INSTITUTION	Applied Management Sciences, Inc., Silver Spring, Md.
SPONS AGENCY	Bureau of Student Financial Assistance (DHEW/OE), Washington, D.C.
PUB DATE	30 Sep 79
CONTRACT	300-76-0354
NOTE	145p.; For related documents, see HE 018 812-826. Some pages may not reproduce clearly due to small, broken type.
PUB TYPE	Statistical Data (110) -- Reports - Evaluative/Feasibility (142)
EDRS PRICE	MF01/PC06 Plus Postage.
DESCRIPTORS	*Accountability; College Students; *Disclosure; *Eligibility; Error Patterns; Evaluation Criteria; *Financial Aid Applicants; Financial Needs; Grants; Higher Education; Income; *Program Evaluation; Student Characteristics; *Student Financial Aid; Student Records
IDENTIFIERS	*Basic Educational Opportunity Grants; Fraud

ABSTRACT

The validity of data provided through rejection edits of students applying for Basic Educational Opportunity Grants (BEOGs) was assessed. The question of whether some edits were associated with applicants' failure to reapply was also considered. The analysis used the 1978-1979 BEOG applicant population. A total of 3,823,008 applicants had applied for BEOGs and 120,005 had been selected for validation. Although rejection comments that were studied varied in effectiveness, they generally identified greater levels of misreporting than were found through validation of a representative sample of applicants. Ninety-seven percent of the applicants who were ever rejected were rejected on their initial application. Applicants rejected for reporting inconsistencies in their assets tended to have the highest rates of reapplying and obtaining an eligibility index. Applicants who were most likely to be rejected reported inconsistencies concerning marital status, income, or household size. These applicants also had low rates of reapplying. With some exceptions, the edits appeared to identify problems and increase data validity. However, some applicant subgroups needed assistance in obtaining an eligibility index after rejection. Appendices provide statistical findings and rejection codes (e.g., income by rejection reason). (SW)

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CORRECTIONS ANALYSIS REPORT: PHASE II

September 30, 1979

Prepared for:

Bureau of Student Financial Assistance
U.S. Office of Education
Department of Health, Education, and Welfare

Contract No. 300-76-0354

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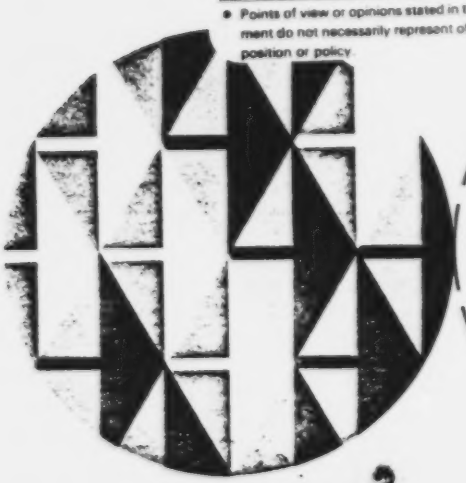

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CORRECTIONS ANALYSIS REPORT

This report was prepared pursuant to Contract No. 300-76-0354. The amount charged to the Department of Health, Education, and Welfare for the work preceding and resulting in this report is $53,881.00. The names of the persons employed by the contractor with managerial or professional responsibility for such work are as follows:

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EXECUTIVE SUMMARY

The Phase II Corrections Analysis Study focused on applicants' behaviors in response to individual edit comments and the impact rejection edits made in improving validity of data.

By using the institution validation sample of 120,005 applicants, it was found that most of the rejection comments studied were necessary because they identified levels of misreporting that exceeded the overall rate in the population (30% of the random validation sample submits corrections). In general, the comments tend to increase accuracy above the overall accuracy rate in the population, although a few of the comments are not very effective. Improvements in accuracy due to the rejection comments ranged from about 10 to 90 percent.

It was found that almost all (97%) of the applicants who are ever rejected are rejected on their initial application. When studying comments affecting critical fields, it was found that applicants who are rejected for reporting inconsistencies in asset data tend to have the highest rates of re-entering the system and attaining an eligibility index. In contrast, applicants who are asked to provide financial data have the lowest rates of attempting to re-enter, and applicants who report financial or household information inconsistent with marital status are among those with the highest rates of multiple rejections.

In the Phase I corrections analysis, it was found that rejected applicants reporting incomes between $0 and $1,999 have the worst record in obtaining an eligibility index. In this study it was found that applicants reporting zero income are responsible for this finding. More than half of the rejected applicants reporting zero adjusted gross income never obtained an eligibility index.

Overall, it appears that the corrections system is working as it should - the edits effectively identify problems and are fairly successful in increasing data validity. A few problems will exist that require management action: a few individual edits identified in the body of the report could stand improvement, and some applicant subgroups are in need of assistance in obtaining an eligibility index after rejection. However, for the most part, the data suggest that the current corrections system is an important and effective tool that supports the integrity of the Basic Grant Program.

TABLE OF CONTENTS

Chapter		Page
1	OVERVIEW.	1
2	VALIDITY OF DATA PROVIDED IN RESPONSE TO COMMENTS . . .	3
	2.1: Most Frequently Received AGI Comments	6
	2.2: Other AGI Comments.	11
	2.3: Other Comments.	14
3	FREQUENTLY RECEIVED REJECTION COMMENTS.	20
	3.1: Initially Rejected Applicants	20
4	REJECTED LOW INCOME APPLICANTS' UTILIZATION OF THE CORRECTIONS PROCESS	30
5	DISTRIBUTION OF REJECTION CODES RECEIVED.	34
6	COMMENTS TO CRITICAL FIELDS BY DEPENDENCY STATUS AND APPLICATION SOURCE	42
7	COMMENT RESPONSE PATTERNS BY COMMENT TYPE	46
8	CORRECTION PATTERNS BY INCOME LEVEL	49
	APPENDIX.	55

4. While the comments were usually effective and increased the percent of applicants supplying valid dated by as much as 90 percent, a few comments appeared to be ineffective and required validation to obtain accuracy:

   - Comment 115 (large unusual expenses) - 34.9 percent provided invalid unusual expenses after responding to the comment, which resulted in an average overpayment of $56.
   - Comment 33 (Dependents' marital status/income inconsistent) - 15.3 percent provided invalid adjusted gross income after responding to the comment which resulted in an average overpayment of $417.
   - Comment 203 (Unusual expenses exceed income) - 18.6 percent provided invalid income data in response to the comment, which resulted in an average overpayment of $195.

5. A few comments (35 - independents' marital status/income inconsistent and 44 - dependent requested to provide income data) were ineffective by causing applicants to provide invalid data that resulted in significant underpayments.

Applicants' Responses to Rejection (See Section 2)

6. Of all applicants ever rejected by comments affecting critical fields, about 97 percent were rejected on their initial application for a Basic Grant. About 70 percent of the rejected applicants eventually obtain an eligibility index.

7. Applicants rejected for comments affecting asset fields tend to have the highest rates of re-entering the system and obtaining an eligibility index (greater than 76 percent). By virtue of reporting assets, it appears as though these applicants are at middle to high socio-economic levels.

8. Applicants most likely to be rejected on their current transaction received comments that either related to inconsistencies between marital status/income/household size, or blank/negative values (12 to 14%). These same categories of comments also were associated with higher than average rates of applicant failure to even attempt to re-enter the system (30% or above).

9. More than half of the applicants rejected for farm or business values in excess of debts tended to verify these reports.

10. About 66 percent of the applicants rejected for significantly lowering originally reported applicant resources responded to rejection by verifying the reduced amount.

Income of Rejected Applicants (See Section 4)

11. While the first phase of the corrections analysis identified applicants reporting incomes between $0 and $1,999 to have higher rates of rejection than other applicants, this phase found that zero-income applicants are causing the increase. Slightly more than half of all zero income applicants experience multiple rejections; this rate increased to 62.2 percent for zero income applicants using the PHEAA form.

Rejection Codes (See Section 5)

12. Rejection codes that screen applicants who are ineligible for the program (e.g., graduate students and maximum recipients) are associated with the highest rate of applicant failure to attain an EI (85% and 51%, respectively). While these appear legitimate, almost half of the applicants who fail to complete the application also fail to obtain an eligibility index. This could be due to applicant confusion or frustration with the system.

13. Low income applicants (incomes below $4,000) are more likely to be rejected for the following reasons:

    - Reported tax exceeds adjusted gross income (57%)
    - Zero or negative income (88%)
    - Marital status inconsistent with household size (60%)
    - Incomplete application (75%)

Comments to Critical Fields (See Section 6)

14. Most critical comments received are concerned with adjusted gross income (72.9% of all critical field comments).

15. Dependents tend to receive more comments than independents; however, independents surpass dependents in comments to household size, non-taxable income, post-high enrollment, net assets and Veteran's benefits.

Comment Types (See Section 7)

16. Rejection comments with instructions to respond by correcting or checking a box to verify have the highest rates of re-entry into the system, and the highest rates of verification of field(s) in question. Applicants who are rejected and are asked to provide information are most likely to correct the field(s) in question.

Comment Profiles by Income (See Section B)

17. About half of the applicants receive no comments to critical fields; nor do they submit any corrections. About 23 percent make no corrections in spite of receiving comments.

18. As income increases, the percent of applicants receiving no comments and making no corrections also increases. As income decreases, the percent of applicants receiving comments but not making corrections increases.

19. Four times as many corrections are made in response to comments as those made independent of comments at the initiation of the applicant.

CORRECTIONS ANALYSIS REPORT -- PHASE II

1: OVERVIEW

The purpose of the Phase II corrections Analysis study is to resolve issues raised as a result of the Phase I Corrections Analysis (which is described in the Corrections Analysis Report: Phase I prepared by Applied Management Sciences under Contract Number 300-76-0354, July 2, 1979). The overall study objectives, key variables, population of interest, and general analytic strategies are described at length in the Phase I report and will not be repeated here.

The population of interest, while being the same as that in the Phase I report, reflects the 1978-79 BEOG applicant data base as of June, 1979 and contains 3,828,008 regular applicants. The earlier report was based upon a population of 3,552,166 applicants as of December, 1978. In general, the earlier report and this extension were designed to describe how applicants to the Basic Grant processing system are using the corrections process by analyzing the correction patterns exhibited by 1978-79 applicants. A primary concern of both reports is to determine how applicant correction behavior has changed in response to modifications which were implemented in the Basic Grant edit system in the 1978-79 processing year. In contrast to earlier years, most corrections that are submitted to the applicant processor are now made in response to a system edit comment, instead of at the initiation of the applicant.

While it appears from the Phase I analysis that the edits are making the desired impact, that is, corrections are resulting in increases to the eligibility index, the question remains whether applicants are

supplying accurate and valid data when making corrections in response to system edits. This issue was analyzed by developing profiles which describe validation applicants' behaviors in response to the receipt of rejection comments. Another analysis describes the types of comments that are most frequently received by applicants and determines whether applicants' subsequent behavior (re-entering the system or not and whether they verify or correct their SERs, or both) varies by the type of rejection comment received.

A second major area of concern raised by the Phase I Corrections Analysis is that applicants who reported low income levels were more likely to be rejected on their initial transactions. To further explore this earlier finding profiles of rejected applicants by income level were developed. These profiles allow us to examine patterns of post-rejection behavior (whether they were subsequently rejected, became eligible, or became ineligible, as well as the type of response submitted) and reasons for the initial rejection, and to determine whether these behaviors vary by income level.

Thirdly, differences in the types of comments received by dependency status as well as income level will be explored at the request of the Office of Education. Comment response patterns are also explored by these same applicant characteristics. Of special interest is a description of the differences between applicants who received comments that do not require any action to confirm a reported or assumed value versus those that require the applicant to place a check mark on a line on the SER to confirm a value in question. Finally, the correction patterns exhibited by the various income groups will be described using alternative indicators for applicant income level (adjusted gross income, non-taxable income, and both combined) to see if the correction pattern by income level relationship noted in the Phase I report varies according to which indicator of income level is used. The earlier analysis, using the combined AGI/NTI indicator, found that the high income applicants were over-represented in the no correction/no comment pattern, while low income applicants were over-represented in the no correction/comment pattern. The remaining sections of this report address these issues.

2: VALIDITY OF DATA PROVIDED IN RESPONSE TO COMMENTS

This section examines comments that were most fequently received by applicants who underwent preaward institutional validation in 1978-79. The focus of this review is accuracy of data reported prior to and subsequent to the receipt of a comment. The comments under study were limited to rejection comments which addressed the fields which were validated by institutional financial aid officers, and comments which were received by more than .1 percent of the applicants. These fields are:

- adjusted gross income (AGI);
- federal income taxes paid (TP);
- household size (HS);
- postsecondary enrollment (PHE);
- nontaxable income (NTI);*
- applicant/parent resources(AR);*
- unusual expenses (UE);* and
- veteran's educational benefits.*

*Optional fields for validation.

Exhibit 1 displays the comments studied and the number and percent in the population and validation samples receiving these comments. It should be noted that the validation sample is not representative of the population and that some of the validation selection criteria were associated with particular comments. Therefore, the validation sample overrepresents many of the comments, and no findings will be reported for aggregations of the comments. Each comment is studied individually.

The following issues are addressed with respect to each comment.

1. Is the comment necessary?

   In order to answer this question we examined the percentage of applicants receiving the comment who had provided valid data in selected fields as of the comment transaction. We assume that the greater the percentage of applicants who had valid data as of this point in time, the smaller the need for the comment.

EXHIBIT 1: COMMENTS STUDIED CONCERNING DATA VALIDATION

COMMENT	NUMBER/PERCENT RECEIVING IN TOTAL BEOG POPULATION	NUMBER/PERCENT RECEIVING IN VALIDATION SAMPLE	NUMBER/PERCENT PAID OF THOSE RECEIVING IN VALIDATION SAMPLE
47 - AGI/TP Inconsistent	253,195 6.6	19,637 16.4	9,972 50.8
28 - Provide income data	125,733 3.3	15,893 13.2	9,000 56.6
27 - Portions exceed AGI-Dep.	125,399 3.3	6,934 5.8	4,074 58.8
203 -UE exceeds Income	79,541 2.1	5,978 5.0	3,392 56.7
58 - Inadequate Income - Dep.	38,803 1.0	4,775 4.0	2,523 52.8
99 - Inadequate Income - Indep.	19,991 0.5	3,848 3.2	2,057 53.4
41 - Portions exceed AGI-Indep.	34,317 0.9	1,188 1.0	590 49.7
35 - Marital Status/Income Inconsistent - Indep.	16,205 0.4	666 .6	363 54.5
33 - Marital Status/Income Inconsistent - Dep.	17,145 0.5	651 0.5	338 51.9
24 -Marital Status/Income Inconsistent - Dep.	4,588 0.1	277 .23	83 30.0
148 - Marital Status/Income Inconsistent - Indep.	3,360 0.1	195 .16	79 40.5
44 - Provide Income Data - Indep.	13,856 0.3	1,186 0.98	644 54.0
201 -Unreimbursed Tuition Exceeds Income	2,685 0.1	695 0.6	375 54.0
30 - Large Unusual Expenses	151,704 3.9	14,124 11.8	7,951 56.3

EXHIBIT 1: (Continued)

COMMENT	NUMBER/PERCENT RECEIVING IN TOTAL BEOG POPULATION	NUMBER/PERCENT RECEIVING IN VALIDATION SAMPLE	NUMBER/PERCENT PAID OF THOSE RECEIVING IN VALIDATION SAMPLE
115 -Negative/Blank Value Reported for Key Field(s)	32,759 0.9	1,557 1.32	862 54.3
140 -Marital Status/ Household Size - Dep.	38,230 1.01	5,920 4.93	2,927 49.4
70 - Marital Status/ Household size - Indep.	9,576 0.3	2,805 2.3	1,259 44.9
179 -Home Mortgage exceeds Home Value	50,711 1.3	1,792 1.49	984 54.9
256 -Aplicant Resources decreased	3,464 0.1	1,860 1.5	1,091 58.7
	TOTAL BEOG POPULATION: 3,823,008		TOTAL VALIDATION SAMPLE: 120,005

2. Is the comment effective in achieving accuracy?

In order to answer this question we examined the proportion of applicants selected for validation who had invalid data in selected fields, but made corrections following comment which resulted in accurate data as of selection for validation. In addition, we examined the amount of change in payment resulting from these corrections. We assume that the greater the percentage of applicants who changed invalid data to valid between comment and selection, then the greater the utility of the comment in achieving accuracy. Additionally, the greater the dollar amounts of these corrections, then the more effective the comment. It should be noted, however, in order to determine when the data were "valid," it was necessary to examine the transaction upon which the individual in question was paid. Therefore, "valid" was defined to be the value reported on the payment transaction. Since applicants who became ineligible after selection were not paid, it was not possible to determine the transaction which contained valid data. Therefore, the payment change data reported here understates the payment savings and should be interpreted with this caution in mind.

3. Is validation necessary?

In order to answer this question we reviewed the percentage of applicants who had invalid fields as of selection, but changed these fields to valid at payment. We also examined the dollar amounts of these changes. It is assumed that corrections made after selection are due to the validation process. It should be noted that these corrections could also be attributed to the residual effects of the comments, but it is likely that validation has become the primary influence in effecting corrections. Therefore, the greater the percentage of applicants with invalid data as of selection and the greater the change in payment following selection, then the greater the need for validation.

Many comments address multiple fields. For purposes of analysis, when comments address multiple fields we focused on the first field identified as the primary basis for comparison with other comments. However, we also looked at the remaining fields in order to provide a complete picture of behavior in response to the comment. To facilitate the presentation, the comments are grouped into subsets based on the selected critical fields of primary interest including AGI, UE, HS, and AR, and, in accord with the numbers of applicants who received the comments. This breakdown results in 3 subsets of comments: most frequently received AGI comments; less frequently received AGI comments; and comments affecting other fields. In presenting data on average change in payments, we advise that these results not be used for the purpose of obtaining an aggregate measure of error reduction, as such a measure is likely to be misleading. These statistics are presented only for the purpose of comparing individual comments with respect to their utility in achieving accuracy.

2.1: Most Frequently Received AGI Comments

Exhibit 2 shows the findings for the most frequently received AGI comments in the comment to selection time period, and Exhibit 3 in the selection to payment period.

The frequently received AGI comments are:

- Comment 47 asks the applicants to check amounts for AGI, U.S. income tax and itemized deductions and make changes if necessary;

EXHIBIT 2: IMPROVEMENT IN ACCURACY FOR FREQUENTLY RECEIVED AGI COMMENTS FROM COMMENT TO SELECTION

Comment Field		Valid at Comment		Improvement in Validity Between Comment and Selection	
		%	#	%	Average Payment Difference (Dollars)
47	AGI	66.3	1,745	17.5	+62
28	AGI	13.3	5,301	58.9	-26
27	AGI	63.4	660	16.2	-5
203	AGI	17.2	2,170	64.0	-4
58	AGI	73.5	298	11.8	-16
99	AGI	89.6	761	3.7	-5

NOTES: All percentages are of totals shown for paid portion of validation sample in Exhibit 1.

Payment differences were computed by subtracting payment received (expected disbursement) on the payment transaction from the estimated payment at comment. The payment at comment was estimated by computing an EI based on the data provided and computing an average award for that EI at the school where payment was made.

This table contains percent with AGI valid and payment differences for those who changed AGI.

EXHIBIT 3: IMPROVEMENTS IN ACCURACY FOR FREQUENTLY RECEIVED AGI COMMENTS BETWEEN SELECTION AND PAYMENT

Comment Field	Invalid at Selection, Changed to Valid at Payment:		
	Number	Percent	Average Payment Difference
47 - AGI	1,615	16.2	-98
28 - AGI	2,502	27.8	-1.4
27 - AGI	831	20.4	-1.4
203 - AGI	641	18.9	-195
58 - AGI	371	14.7	-19
99 - AGI	130	6.3	-46

NOTES: Payment changes refer only to applicants who corrected AGI. See text for impact from other corrections.

All percentages are based on totals shown in Exhibit 1 for paid portion of validation sample.

- Comment 28 asks the applicant to provide income information for parents including nontaxable income, number of persons claimed for income tax exemption, AGI, U.S. income tax and itemized deductions;
- Comment 27 advises applicants that the income earned by parents is greater than the amount given for AGI and asks applicants to check these amounts and make corrections if necessary to parent income data;
- Comment 203 notes excessive unusual expenses and asks applicant to check this amount and if necessary to change amounts for nontaxable income, AGI, medical and dental expenses and casualty and theft loses;
- Comment 58 asks applicants who reported the total absence of family income for the prior year to review the correctness of this report. If incorrect, applicant is further asked to supply parent income data similar to comment 27 above; and
- Comment 99 is similar to 58 but is addressed to independent appplicants and asks for applicant and/or spouse income data.

With respect to the first study question, namely, is the comment necessary, we found that comments 28 (parent income data) and 203 (excess unusual expenses) were particulary useful while the remaining comments were less so (13% - 17% versus 63% - 90% accuracy at comment, respectively). It is interesting to note that comment 28 was also successful in identifying applicants with low levels of accuracy in regard to taxes (22%), non-taxable income (24%) and portions (24%) while comment 203 was less useful for these fields. Comment 47, which also addressed taxes, was useful in identifying applicants with invalid tax data (44% accuracy rate). As with AGI, the remaining comments were not particularly useful in identifying inaccuracy for the non-AGI fields.

As to the second question, was the comment effective in providing valid data, firstly we examined the net gain in percentage of applicants who provided accurate data between comment and selection. Secondly, we compared the mean dollar payment changes between comment and selection for applicants who provided valid data in this period. Comments 28 and 203 again stand out for their apparent effectiveness in stimulating applicants to change invalid AGI data (59% and 65%), respectively, in contrast to the remaining comments (4% to 17%). These results correspond

to the fact that the same comments were also most successful in identifying applicants who initially provided invalid data. These comments, however, were much less effective in getting applicants to provide valid data in non-AGI fields and the remaining comments were yet even less useful in this regard.

Average net changes in payments for applicants who corrected AGI ranged from a low of -$4 to a high of +$62. The fact that payments for five of the six comments were smaller following these corrections to AGI suggests that overpayments were the predominant errors being affected by these comments. An exception to this trend was comment 47 (income amount) which identified the largest errors (+62), which are mostly underpayments. Comment 28 corrected payment errors averaging -$26. As indicated this comment addresses parent income. The remaining comments effected smaller payment amounts averaging net changes of -$4 to -$16 for applicants with changes in AGI. For applicants changing other fields the following results were found. Changes to taxes resulted in substantial payment changes. For applicants with comments 47 (AGI, taxes), 27 (parent income inconsistent with AGI), and 99 (independent income and tax data) changes to taxes resulted in payment changes averaging $128, -$133 and $128, respectively. Comment 203 (excess UE) resulted in payment changes averaging $108 for applicants with marital status changes, $180 for household size and -$85 for non-taxable income changes. Comment 27 also affected payments for applicants with nontaxable income ($163) and household size ($122) changes.

The final question to be addressed for this subset of comments is whether or not validation was necessary. Only 6% to 28% of applicants had invalid data as of selection. Given that approximately 30 percent of the randomly selected validation applicants submit corrections, it is apparent that the comments improve the rate of accuracy to, at worst, the accuracy rate in the total population. Applicants who received comment 27 (parent income) were most in need of validation for AGI data and 99 (independent applicant income) least, with the remainder falling between these extremes.

With respect to the need for validation of data provided by applicants to fields other than AGI, of those who received these comments the following was noteworthy. With respect to taxes 37% of applicants receiving comment 47 (check AGI, income tax, etc.) had invalid tax data at selection as did 46% of those receiving comment 28 (provide parent's income and tax data). As for non-taxable income, validation was most needed following comment 28 as 53% of applicants receiving this comment had inaccurate NTI data. Portions were in need of validation for those receiving comment 28 (32% inaccuracy) and for those receiving comment 27, which points to the inconsistency between portions and AGI (36% invalid).

2.2: Other AGI Comments

The second subset consisted of 8 comments as follows:

- Comment 44 asks applicant to identify applicant's and spouse's income and tax information;
- Comment 41 identifies an apparent inconsistency between applicant and/or spouse income and AGI and asks applicant to provide correct data for these items;
- Comment 201 identifies an apparent contradiction between school tuition and income amounts reported and asks applicant to correct these fields;
- Comment 35 points to need for separate applicant income and tax data due to reported separation or divorce;
- Comment 33 identifies need for separate income data for one parent due to indicated marital status of parents;
- Comment 24 asks applicant to provide income data for one or both parents depending on recency of separation or divorce;
- Comment 148 refers to need for either or both spouse's and applicant's income depending on the recency of separation or divorce; and
- Comment 247 states that an unmarried applicant cannot include spouses income unless widowed and it otherwise asks applicant to provide information concerning own income and taxes.

With respect to the first question, is the comment necessary, the data in Exhibit 4 shows that for all but comment 148 (portions, divorced applicant) with 72% AGI accuracy at point of comment, the remaining 7 comments in subset 2 were very necessary as only 10% - 52% of applicants receiving these comments had valid AGI data prior to or at comment. Most

EXHIBIT 4: IMPROVEMENT IN ACCURACY FOR OTHER AGI COMMENTS FROM COMMENT TO SELECTION

Comment Field	Valid at Comment	Improvement in Validity between Comment and Selection		
	Percent	Number	Percent	Average Payment Difference
41 - AGI	52.2	162	27.9	55
35 - AGI	15.1	267	73.6	607
33 - AGI	10.4	247	73.1	593
24 - AGI	34.9	36	43.4	560
148 - AGI	72.2	22	27.8	400
44 - AGI	14.1	375	58.2	21
201 - AGI	16.3	235	62.6	-45
247 - AGI	40.0	10	50	306

NOTES: Percent valid at comment are based on totals in Exhibit 1 for paid portion of validation sample.

See text for results obtained with non-AGI fields.

Validity refers to AGI only; payment changes are based only on individuals who changed AGI.

in need of comment were applicants receiving 33 (portions, divorced parents) with only 10% AGI accuracy, 44 (nontaxable, AGI, portions, and tax paid-applicant) with 14%, 35 (spouse's portion, divorced-applicant), with 15% and 201 (unreimbursed tuition) with 16% AGI accuracy rate at comment. As to the remaining fields, the following results were indicated. Lowest accuracy rates were found with respect to portions. Four (for which sufficient data were available) had portion accuracy rates ranging from 1% - 10% including 24 (portion divorced-parents), 33 (portions, divorced-parents), 35 (spouse, portion) and 148 (divorced applicant-portion). Comment 33 was also very useful, as was 44 (applicant and spouse income and taxes), in identifying applicants with particularly low levels of accuracy of taxes.

As to the second question, is the comment effective in obtaining valid data, comments 35 (spouse's portion) and 33 (divorced parent portion) produced the greatest gain in accuracy for AGI (74% and 73%, respectively). Comments 148 (portions, divorced applicant) and 41 (both portions, applicant) had the smallest success (28% and 32% gains, respectively), but still very significant gains. The remaining four comments had significant gains in the moderate range (50% - 64%).

As to the impact of these comments on accuracy for the remaining fields, the following results were indicated. Comments 24, 33, 35, and 148 (all pertaining to portions) were each maximally effective with respect to improving accuracy of portions. Improvements to portions ranged from between 78% (comments 28 and 33) to a high of 97% (comment 148). Comments 35 (spouse's portion, divorced applicant) also was associated with an increase in validity with respect to taxes (56% gain). The remaining gains were small to moderate by comparison.

The size of gains in accuracy resulting from changes in payment for applicants with changes in the AGI field was greatest for those who received comments also related to portions including 35, 33, 24 and 148. The average payment changes ranged from +$607 at one extreme to +$400 at the other. Applicants receiving these comments who made AGI changes were apparently underpaid as net payments increased following comment.

The final question, is validation necessary, is answered in Exhibit 5. Validation was totally unnecessary for applicants receiving comment 148 (portions of AGI, divorced applicant) and minimally needed for comments 247 (spouse's portion, applicant), 35 (spouse's portion, divorced applicant) and 33 (portions, divorced parents). Only 0% - 17% of applicants receiving these comments had invalid AGI data as of selection. For comments 44 (applicant and spouse income and tax data) and 201 (unreimbursed tuition) validation was more necessary as 28% and 21%, respectively, remained invalid as of selection.

The corresponding findings for the remaining fields were as follows. For comment 24 (portions, divorced parents) 36% of applicants were invalid at selection with respect to taxes. For comment 33 (also portions, divorced parents) a fourth of the applicants were invalid in regard to both taxes and nontaxable income. With respect to comment 44 (applicant and spouse tax information) about half remained invalid in regard to taxes, and roughly one-third were invalid in regard to both nontaxable income and portions. Finally, comment 201 (unreimbursed tuition) had a high level of inaccuracy (43%) as of selection for nontaxable income. The remaining comments and fields were considerably more accurate.

Average payment changes due to AGI corrections ranged from a low of zero for comment 148 (portions, divorced applicant) to a high of -$417 for comment 35 (spouse's portion, divorced applicant). The remaining comments varied between these extremes.

2.3: Other Comments

This subset consists of five comments as follows:

- Comment 30 calls for a check of medical and dental expenses and casualty and theft losses;
- Comment 70 requests marital status and household size of applicant;
- Comment 140 asks for parents marital status and parents' household size; and
- Comment 256 asks for information about applicant's resources.

EXHIBIT 5: IMPROVEMENTS IN ACCURACY FOR OTHER AGI COMMENTS BETWEEN SELECTION AND PAYMENT

Comment/Field	Invalid at Selection, Changed to to Valid at Payment		
	Number	Percent	Average Payment Difference
41 - AGI	118	20.0	74
35 - AGI	41	11.3	314
33 - AGI	56	16.5	-417
24 - ASGI	18	21.7	2.9
148 - AGI	0	0	0
44 - AGI	178	27.7	75
201 - AGI	79	21.1	-110
247 - AGI	2	10	-

NOTES: Payment changes refer only to applicants who corrected AGI. See text for impact from other corrections.

Percentages are based on totals for paid portion of validation sample shown in Exhibit 1.

The following results (shown in Exhibits 6 and 7) were evident for these comments. Comment 30 which calls for a check of unusual expenses, the only field for which data were available, was provided to applicants with 76% accuracy rate in taxes paid. Accuracy for the latter field following comment improved by 17% and results in a 93% accuracy rate as of selection. The average dollar amount for applicants changing unusual expenses between comment and selection was -$18, and between selection and payment -$106. The comment apparently was only moderately necessary and effective in increasing accuracy. Validation was not particularly useful in identifying many applicants in error (7%) but did apparently capture a number of large erroneous amounts (average = -$106).

Comment 115 (check blank, negative field) was more necessary having an accuracy rate of 41% in taxes paid as of comment, 47% in non-taxable income and only 7% in net assets. Clearly this comment was most needed in regard to the latter field (NA). Improvement in accuracy following comment for UE was small (13%) but improvement in net assets was considerable, 89%. There were also notable gains in taxes paid, 24%. The average payment change between comment and selection was +$30 for the applicants who made changes to net assets. In regard to the need for validation of taxes paid and non-taxable income, low levels of accuracy were achieved as of selection (64% - 65%), suggesting that validation was indeed necessary. In contrast, high levels of accuracy were achieved for the remaining fields independent of validation, suggesting that validation was less useful.

Comments 140 and 70 both pertained to household size and marital status of parents and applicant, respectively. Both comments were obviously necessary as none of the applicants receiving either had valid data in HS at comment transaction. Both resulted in increased levels of accuracy (93% and 100%, respectively), suggesting that they were highly effective in getting applicants to report required data. The changes produced averaged -$41 for comment 140 and +$144 for 70. For both comments validation of household size was unnecessary given the perfect

EXHIBIT 6: IMPROVEMENT IN ACCURACY FOR OTHER COMMENTS FROM COMMENT TO SELECTION

Comment/Field	Valid at Comment	Improvement in Validity Between Comment and Selection		
	Percent	Number	Percent	Average Payment Difference
30 - TP	76.4	1,320	16.6	-18
115 - UE	41.3	205	23.8	30
140 - HS	0	2, 710	92.6	-40
70 - HS	0	1,259	100.0	144
256 - AR	95.1	11	1.7	11

NOTES: Percent valid at comment are based on totals shown in Exhibit 1 for paid portion of validation sample.

Validity refers to the respective fields listed. Validity of other fields is discussed in the text. Payment differences refer only to applicants who changed the field listed.

EXHIBIT 7: IMPROVEMENTS IN ACCURACY FOR OTHER COMMENTS BETWEEN SELECTION AND PAYMENT

Comment/Field	In Valid at Selection, Changed to Valid at Payment		
	Number	Percent	Average Payment Difference
30 - TP	557	7.0	-106
115 - UE	301	34.9	-56
70 - HS	0	0	0
140 - HS	216	7.4	43
256 - AR	35	3.2	-50

NOTES: Percentages are based on totals shown in Exhibit 1 for payment portion of validation sample.

Payment changes refer only to applicants who changed the field listed.

or almost perfect levels of accuracy attained as of selection. These comments produced the identical results for marital status, the only other field which they addressed.

Comment 256 addressed applicant resources. Its necessity is highly unlikely as 95% of applicants receiving the comment provided valid AR data prior to or as of comment. In addition, AR was the only critical field for which data were available in regard to this comment. As a result, virtually no futher improvement could be obtained either due to comment or validation.

In summary, there is significant variation in the impact of the comments studied and their relationship to validation. Very few individuals who received comments had valid data at the time the comment(s) was received. Most comments addressing AGI were very successful in identifying invalid AGI data, particularly those received by moderate or few numbers of applicants. An exception was that AGI was valid for almost 90 percent who received comment 99 (which questions independent's inadequate income). This is consistent with the findings of the zero income study, which revealed that applicants who fail to report income typically do not have any taxable income and survive through other means of support. It is also interesting to note that the comments received by moderate-to-few applicants were more necessary than those received by the largest numbers of applicants when considering the percentage invalid. This is consistent with general validation study findings that a relatively small percentage of the population misreports. Therefore, we can not expect to find large numbers/percents of applicants in a subgroup to be misreporting.

Most comments addressing non-AGI fields were successful. One exception was comment 256, which questions a reduction to applicant resources. Validation of applicant resources is optional, and therefore this finding must be considered tentative. However, it may be that the reductions to AR reflect changes from the value at the time of application to the current value. Although such changes are contrary to

the BEOG requirements for a "snapshot" at the time of application, some financial aid officers do not agree with this policy. These results may reflect this possibility.

In general, most of the comments studied obtained gains in accuracy between the point of selection for validation and payment. These gains were typically not as large as the gains between comment and selection.

The impact of payment changes attributable to the comments and validation varied greatly by comment. Noteworthy is the fact that the following comments tended to be associated with large payment changes after selection for validation:

- Comment 203 - AGI (18.6%, - $195);
- Comment 33 - AGI (15.3%, - $417); and
- Comment 115 - UE (34.0% - $56).

These comments should definitely be considered in developing future validation selection criteria. Comments 35 and 44 tend to result in large payment gains due to validation, suggesting that applicants who receive them are probably in need of assistance. The remaining comments showed less significant, but varied, results. It may be useful to limit validation to quality control checks for applicants who receive them.

3: FREQUENTLY RECEIVED REJECTION COMMENTS

This section examines applicants' post-rejection transaction patterns concerning responses to critical field rejection edits. The major thrusts of this analysis are to identify critical field comments most frequently received by rejected applicants, and whether any stand out in terms of deterring applicants from attempting to obtain an eligibility index. These issues will first be examined for applicants rejected on their first transaction, and then will be explored for a group that is of particular interest--the applicants who never attained an eligibility index after being rejected.

3.1: Initially Rejected Applicants

The critical field comments most frequently received by applicants rejected on their initial application are shown in Exhibit 8. The

EXHIBIT 8: CRITICAL FIELD COMMENTS MOST FREQUENTLY RECEIVED BY INITIALLY REJECTED APPLICANTS

Comments	Number Applicants	% Attained EI	% Rejected Again	% Never Re-entered
47 - AGI/Taxes Inconsistent	250,704	72.5	7.4	19.9
30 - Unusual Expenses More than $5000	150,660	74.6*	6.4	18.8
28 - Give Financial Data	125,280	61.2	8.8*	29.8*
27 - Portions 120% of AGI-Dep.	123,766	81.5*	4.5	13.8
203 - Unusual Expenses Exceed Income	79,159	74.1	7.3	18.5
179 - Home Mortgage Exceeds Home Value	50,314	77.7*	4.7	17.5
58 - Inadequate Income	37,457	70.8	6.7*	22.3*
41 - Portions 120% of AGI-Ind.	34,101	69.4	5.5	24.9*

NOTE: Percentages are based on totals shown in Exhibit 1 for paid portion of validation sample.

* Refers to highest percentage in each column.

majority of these comments are concerned with inconsistencies in data that were reported; the remainder are requests for data. The most frequently received comment is given because income and taxes are inconsistent, based upon reported itemized deductions and exemptions. Overall, three-quarters of the applicants successfully attain an EI after receiving the comments in Exhibit 8. Most likely to do so are dependents who were rejected for reporting portions that summed to more than 120 percent of the adjusted gross income. Applicants who reported mortgages in excess of home value and large amounts of unusual expenses were also successful in obtaining an eligibility index. It is interesting to note that independents reporting portions in excess of income did not behave as their dependent counterparts. Rather, they were more likely to fail to attempt to re-enter the system. Applicants who were rejected because they did not complete the form also fared poorly. Those who were rejected for inadequate income and those who left income fields blank had the highest rates of being rejected again and the highest rates of not attempting to re-enter. The applicants that are rejected again may be confused by the system. Those who fail entirely to re-enter may do so because they are either frustrated by the system, or they are misreporters who have been detected by the system edits. It is interesting to note differences in response behaviors for applicants who did attain an EI after receiving these comments. These findings are summarized in Exhibit 9. Most applicants who received these comments tend to correct some of the fields addressed by the comments and to verify others. Comment 179 appears to have stimulated corrections only. This is probably a function of the fact that we did not consider home mortgage and home value separately in our analysis; rather, we examined net assets. Therefore, this approach results in placing corrections and verifications to the fields that comprise net assets in the "correcting only" column.

As is evident from this exhibit there is significant variation in response patterns. Comment 30 (large unusual expenses) obtains the greatest proportion of verifications. Comment 47 (income inconsistent with taxes) is most likely to obtain corrections to both income and

EXHIBIT 9: RESPONSE BEHAVIORS FOR MOST FREQUENTLY RECEIVED COMMENTS

Comments	% Attained EI	% Correcting Only	% Correcting and Verifying	% Verifying Only
47 - AGI/Taxes Inconsistent	72.5	29.2	26.6	16.7
30 - Large Unusual Expenses	74.6	28.1	0.0	46.4
28 - Give Financial Data	61.2	6.6	54.6	0.0
27 - Portions exceed AGI-Dep.	81.5	0.0	53.8	27.7
203 - Unusual Expenses Exceed Income	74.1	0.0	61.4	12.5
179 - Home Mortgage Exceeds Home Value	77.7	65.3	0.0	12.4
58 - Inadequate Income	70.8	0.0	56.0	14.6
41 - Portions exceed AGI-Indep.	69.4	0.0	53.9	15.5

Notes: Correcting only means all fields addressed by the comment were corrected. Correcting and verifying means that at least one field was corrected and at least one was verified. Verifying only means all fields were verified (not corrected).

taxes, and more likely to do so than obtaining corrections to one and verification of the other. The correction of some field(s) and verification of other(s) is the most frequent response mode. The provide information comments and the remainder of the comments which address inconsistencies are obtaining these types of responses. If applicants are responding appropriately, the high frequencies of corrections and corrections with verifications attest to the appropriateness of these comments. They also reinforce OE's current policy of not assuming values for key fields when data are not provided by the applicant.

Aside from the most frequently received critical field comments, we examined which of the critical field comments tended to stand out along the following dimensions:

- Comments most likely to result in the applicant attaining an EI;
- Comments most likely to result in the applicant being rejected again;
- Comments most likely to result in the applicants' failure to re-enter the system

Our findings are summarized below.

The comments which resulted in the largest proportions of initially rejected applicants re-entering the system and attaining an eligibility index are:

Comment	Number Receiving	Percent Attained EI
256 - Applicant Resources Decreased	1,804	85.7
27 - Portions Exceed Income	123,766	81.5
182 - Farm Debts Exceed Farm Value	6,133	80.6
124 - Blank/Negative Cash Savings	418	79.4
181 - Business Debts Exceed Value	23,621	78.6
179 - Home Mortgage Exceeds Home Value	50,314	77.7

118 - Negative/Blank Itemized Deductions	392	76.2
117 - Negative/Blank Taxes Paid	570	76.1

Most rejection comments resulting in applicant's attainment of an EI are those which concern data inconsistencies. Others concern reports of negative or blank values that are either impossible or unlikely, given the other information reported by the applicant. The most interesting feature of these comments is that they are applicable to individuals who probably are in the middle to high socio-economic ranges. They concern inconsistencies, for the most part, with assets and debts or negative/blank values reported where other data on the form suggest that the values should be present. Therefore, it may be concluded that applicants in the middle to high socio-economic ranges who were rejected on the first transaction are most likely to re-enter the system and attain an EI.

The critical field comments received by initially rejected applicants who are most likely to try to re-enter the system, but become rejected again are:

Comment	Number Received	Percent Rejected Again
105 - Marital Status/Portions Inconsistent-Indep.	92	34.7
35 - Marital Status/Portions Inconsistent-Indep.	16,141	14.5
119 - Blank/Negative Unusual Expenses	329	14.5
116 - Blank/Negative Nontaxable Income	351	13.9
33 - Marital Status/Portions Inconsistent-Dep.	17,118	13.2
140 - Give Parents Marital Status/Household Size	38,037	13.0
123 - Blank/Negative Farm Assets/Debts	1,275	12.4

In general, the comments associated with high rates of multiple rejections are not those received by very large percentages of applicants. An exception to this generalization is that relatively large proportions of applicants reporting portions of earned income inconsistent with marital status or household size attempt, but fail, to re-enter successfully. It is hypothesized that these applicants represent disrupted marital situations and are having difficulty in understanding whose income is to be reported. It is very understandable that individuals may be confused in this area. The other set of comments with high rates of failed attempts to re-enter are associated with blank or negative values reported for unusual expenses, nontaxable income, and farm/business assets. However, much smaller proportions of applicants receive these comments than those received in the previous set. Reports of negative values for these fields also indicate either confusion on the part of the applicant, or keypunch errors. Thus, the comments resulting in the highest rates of multiple rejection are probably associated with confusion about whose income to report for a given marital situation.

The comments associated with the highest rates of failure to ever attempt to re-enter the system are presented below:

Comment	Number Receiving	Percent Did Not Attempt to Re-enter the System
135 - Negative Unreimbursed Tuition	18	88.8
137 - Negative Cash Savings/ Checking	270	38.5
140 - Parents' Marital Status/ Household Size	38,037	37.4
44 - Provide Income Data - Indep.	13,804	35.7
125 - Negative Applicant Resources	1,604	34.7

Comments received by the smallest numbers of applicants who failed to re-enter are those which concerned reports of negative values. Given the small numbers involved, these could be attributed to keypunch errors or

applicant confusion. Those affecting large numbers of applicants are concerned with the independent applicant's failure to provide income data and the dependent's report of inconsistent marital status/household size. Both conditions may represent confusion. In the former case it may be attributed to low income and independents' lack of familiarity with complex forms. It could also be attributed to the applicant who had misreported realizing he/she had been detected by the system. Inconsistencies between marital status and household size are probably due to confusion, although they could also be intentional.

Comments which initially rejected applicants who were most likely to respond by verifying originally reported data include the following:

Comment	Number Receiving	Percent Verifying	Percent Attained EI
182 - Farm Debts Exceed Farm Value	6,133	66.7	80.6
256 - Applicant Resources	1,804	66.5	85.7
137 - Negative Cash Savings/Checking	270	52.5	52.5
181 - Business Debts Exceed Business Value	23,621	50.4	78.6

The comments resulting in large numbers and percentages of applicants responding by verifying information in question are those concerning business/farm debts exceeding business/farm values. If these responses are correct, inflation may be driving up debts beyond the original value. A significant percentage of applicants verify a previous correction which significantly decreased the amount of applicant resources reported. This may reflect accurate reporting, or the applicant incorrectly reducing resources to reflect their current status, or intentional misreporting. A very small number of applicants are rejected for reporting a negative value in cash savings/checking. However, more than half of the applicants verify the negative value, which is inconsistent with the application instructions. None of these fields are <u>required</u> for institutional validation. Unless validation

information for these fields can be obtained, it is not possible to draw any meaningful conclusions from the data.

The comments most likely to result in corrections to all of the fields under question are presented below:

Comment	Number Receiving	Percent Correcting Only	Percent Attained EI
124 - Blank/Negative Parent Cash/Savings	418	79.4	79.4
120 - Blank/Negative Home Value Mortgage	21,729	70.1	70.3
119 - Blank/Negative Unusual Expenses	329	65.9	65.9
179 - Home Mortgage Exceeds Home Value	50,314	65.3	77.7
121 - Blank/Negative Investments/Real Estate	3,453	63.8	66.4
122 - Blank/Negative Business Value/Business Debt	3,836	57.3	65.9

With the exception of home mortgage in excess of home value, all other comments refer to negative values reported for assets or a blank asset value occurring with a value for the corresponding debt. Home mortgage exceeding home value represents a similar inconsistency. It is expected that these fields would be corrected. However, it is interesting that when considering farm and business debts exceed assets, the respondent was more likely to confirm the originally reported data.

There were fewer comments that stood out in terms of corrections being made to some of the fields under question and verifications being made to others. The findings are presented below:

Comment	Number Receiving	Percent Correcting and Verifying	Percent Attained EI
247 - Marital Status Inconsistent with Income-Ind.	1,288	68.4	68.7

115 - Negative/Blank Values Reported for More Than One Field	32,599	66.2	68.8

These findings indicate that in most cases independents who reported income inconsistent with marital status and applicants who reported negative assets or blank assets when debts were reported tended to correct some of the fields in question, and to verify others.

In summary, this analysis has shown applicants to behave according to expectation: it appears that applicants initially rejected who evidence a middle or high socio-economic status tend to be most successful in re-entering the system. Applicants rejected for inconsistent marital/income/households are experiencing the most difficulty when they attempt to re-enter. A significant subset of these applicants do not attempt to re-enter. It appears that the comments are needed, for the most part, because most applicants respond by correcting or correcting and verifying the fields in question. However, relatively high proportions of applicants tend to verify reductions to applicant resources. Farmers and business proprieters also tend to verify debts in excess of farm/business value.

4: REJECTED LOW INCOME APPLICANTS' UTILIZATION OF THE CORRECTIONS PROCESS

Phase I of the Corrections Analysis Study indicated that proportionately more low income ($0 to $1,999) applicants were rejected than middle- or high-income applicants on their initial transactions. The purpose of this section is to further explore the activity patterns of low-income applicants following their rejection to determine how low-income applicants utilize the corrections process, and to identify the extent to which their use of the corrections process differs from other income groups.

Table 1300.01-E shows the post-rejection corrections patterns for applicants who were rejected on their initial Basic Grant transaction, across all application sources. To determine whether the corrections process is especially problematic for low-income applicants, assumptions about their expected behavior in the absence of problems must be defined. Although low-income applicants are not expected to become eligible at a more frequent rate than higher income applicants, there should not be differences in the rates at which different income groups attain EIs (alternately, become rejected again). That is, income level per se is not a criterion for rejection, although it is a criterion for eligibility. Attaining an EI only indicates that an applicant passed through the system without being rejected.

The most striking pattern in the income distribution summarized in Table 1300.01-E is that zero income applicants fare particularly poorly in their post-rejection transactions. Slightly more than half of them (50.4%) are rejected again on their second transaction, and almost that many never attain an EI even on subsequent transactions. This compares to an overall second-time rejection rate of 32 percent and only a slightly lower rate of never attaining an EI (29.5%) for all income groups. Otherwise, there are only slight differences in the rates at which other income groups attain EI's, become rejected on the second transaction, or never succeed in attaining an EI. Therefore, even though low-income applicants experience higher rates of initial rejection they

TABLE 1300.01-E: PROFILE OF INITIALLY REJECTED APPLICANTS' BEHAVIOR BY INCOME

INCOME LEVEL	TOTAL POPULATION	TABLE TOTAL	REJECTED	TIMES REJECTED	HOUSE ATTAINED EI	ATTAINED EI	ELIGIBLE	INELIGIBLE	REJECTED	
LESS THAN ZERO	11234	10877	10877	20696	4384	8493	7908	419	2531	N
	100.00	100.00	96.82	1.90	21.21	19.08	12.70	4.02	23.26	RA
	0.29	0.71	0.71	1.03	0.32	0.79	1.04	0.14	0.54	CA
ZERO	178387	174822	174822	221952	88049	85479	83.69	615	90734	N
	100.00	100.00	99.04	1.26	39.67	59.12	57.79	0.33	51.90	RA
	4.61	11.41	11.41	11.10	19.54	7.99	11.00	0.20	19.33	CA
$1 - $1000	614789	197031	197031	254155	90576	136455	132457	2523	62051	N
	100.00	100.00	32.04	1.28	28.53	19.40	77.37	1.24	21.34	RA
	16.05	12.85	12.86	12.72	8.27	14.36	20.10	0.82	8.97	CA
$1001 - $5000	484750	146902	146902	190935	28686	111815	100366	17433	28903	N
	100.00	100.00	30.32	1.29	12.12	80.87	68.32	11.86	19.67	RA
	12.61	9.59	9.59	9.55	6.14	11.06	13.26	5.72	6.16	CA
$5001 - $9000	684977	256278	255278	349832	49328	206950	178266	26976	51136	N
	100.00	100.00	37.15	1.36	19.24	80.75	69.53	10.48	19.92	RA
	17.91	16.73	16.73	17.50	10.78	19.26	21.51	8.82	10.91	CA
$9001 - $20000	1124803	433197	433197	592139	84096	348701	224643	121712	87060	N
	100.00	100.00	38.51	1.36	19.53	80.43	31.81	28.08	20.08	RA
	29.40	28.29	28.29	29.63	18.31	32.46	29.63	39.95	18.57	CA
OVER $20000	881342	196259	196259	237038	49812	146427	10843	135031	50385	N
	100.00	100.00	22.42	1.20	25.33	74.60	5.52	68.80	25.67	RA
	23.05	12.81	12.81	11.86	10.59	13.63	1.41	44.32	10.75	CA
MISSING INCOME LEVEL	117736	115915	115915	131285	11324	23147	1	0	115912	N
	100.00	100.00	98.79	1.13	9.76	2.05	0.00	0.00	99.99	RA
	3.12	7.56	7.56	6.57	2.42	0.22	0.00	0.00	24.73	CA
TOTAL	3824808	1531481	1531481	1998045	457376	1074103	758126	104623	468697	N
	100.00	100.00	40.00	1.30	29.85	70.13	49.50	13.89	30.60	RA
	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	CA

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do not have higher rates of rejections on their re-entry transactions, except for the zero income group. The highest income group (over $20,000) had somewhat less success in attaining an EI and avoiding subsequent rejection(s) (24.7 percent never attained an EI) than the applicants with incomes in the $1-$20,000 categories (where 16.8 to 20.3 percent failed to obtain an EI). The Phase I finding that applicants in the $0 to $1,999 range were experiencing more difficulty with the system is probably due to the high rates of difficulty experienced by the zero income applicants.

Returning to Table 1300.01-E, the other pattern that is noteworthy is that, as expected, the proportion of an income group that became eligible decreased as the income level increased, ranging from over three-quarters of the low-income category to only seven percent of the highest income group. The reverse pattern holds for the proporton becoming ineligible.

This finding of no meaningful differences between the low- and middle-income groups in their rates of attaining an EI or becoming rejected on their second transaction, as well as never attaining an EI, does not hold up when the patterns are examined by source of application (see Exhibit 10). Zero income applicants do fare more poorly along these critical dimensions than other applicants, regardless of application source. Zero income BEOG and ACT applicants are slightly more successful in attaining an EI than CSS, and are much more successful than PHEAA. Low income ($1 to $5,000) and middle income ($5,001 to $20,000) BEOG and CSS applicants are more successful in obtaining EIs than ACT and PHEAA. In the absence of data concerning the quality of their applications, it can only be speculated that perhaps some feature of the PHEAA application is especially troublesome for low-income applicants or possibly there are some differences in the type of low-income applicants who submit their applications through PHEAA as compared to BEOG or ACT. This issue is further explored in a subsequent section on rejection reasons by income level.

EXHIBIT 10: DIFFERENCES IN INCOME LEVEL BY POST-REJECTION RESPONSE DISTRIBUTION ACCORDING TO APPLICATION SOURCE

Income Level	% of Income Group That Attained EI Following First Rejection			
	BEOG	ACT	CSS	PHEAA
Less than Zero	72.3	79.1	80.0*	72.6
Zero	50.6	51.9*	47.4	37.8
$1 - $3,000	81.2	71.1	80.3	74.4
$3,001 - $5,000	82.5*	74.3	81.6	78.6
$5,001 - $9,000	79.4	73.5	83.9*	78.6
$9,001 - $20,000	79.0	72.4	83.2*	80.6
Over $20,000	74.8	60.5	77.3	78.1*
Missing Income	5.9	0.3	0.6	0.2
Total Initially Rejected 1,531,481	454,083	213,436	827,836	36,126
	69.4	66.8	71.5	67.3
Percent of Population Initially Rejected: 40.0	37.6	33.7	44.6	27.4
TOTAL POPULATION: 3,828,008	1,209,024	632,897	1,854,704	131,383

* = Highest percentage in each row

Table 1300.02-E exhibits the post-rejection transaction patterns for applicants who were ever rejected - that is, rejected on any transaction, as opposed to the initial transaction. There are only insignificant differences in the manner in which initially-rejected and ever-rejected applicants use the corrections process, in large measure because most of the applicants who are ever-rejected were also rejected on the first transaction (the total number of ever-rejected applicants is only a three percent increase over the total number of initially-rejected applicants).

In summary, it was found that 97 percent of the rejected applicants are rejected on their first transaction. Applicants reporting an income of zero tend to be rejected more than once. Although low income applicants have a higher initial rejection rate than applicants reporting higher incomes, they are just as successful in obtaining EIs on subsequent transactions as are higher income applicants. Rejected BEOG applicants in the low income groups attained EIs at the highest rates following rejection. CSS and PHEAA applicants did so in the middle-to-high income ranges.

5: DISTRIBUTION OF REJECTION CODES RECEIVED

The comments that rejected applicants received can be grouped into a smaller number of more general reasons for rejection. To provide greater insight into the reasons why applicants were rejected, and how applicant characteristics influence the reasons for their rejection, this section examines the distribution of rejection reason codes by applicant behavior post-rejection and by applicant characteristics of income level and dependency.

Several rejection codes describe the reasons for rejection for a large portion of the applicants, and Exhibit 11 summarizes the rejection codes that characterize the rejections of the largest number of applicants. A list of all rejection codes may be found in the appendix. The individual reason for which the largest number of rejected applicants was rejected is reason G (reported tax greater than computed tax by $300 and 50% of computed tax), followed by D (portions greater than 120% of

TABLE 1300.02-E: PROFILE OF EVER REJECTED APPLICANTS' BEHAVIOR BY INCOME

INCOME LEVEL	TOTAL POPULATION	TABLE TOTAL	REJECTED	TIMES REJECTED	NEVER ATTAINED EI	ATTAINED EI	ELIGIBLE	INELIGIBLE	REJECTED	
LESS THAN ZERO	11734	11088	11088	21039	2384	8704	8076	462	2550	N
	100.00	100.00	94.49	1.89	21.50	78.49	72.81	4.16	22.99	RA
	0.29	0.70	0.70	1.02	0.52	0.77	1.03	0.14	0.52	CA
ZERO	176507	176488	176488	224112	88944	87544	84390	615	91483	N
	100.00	100.00	99.98	1.26	50.39	49.60	47.81	0.34	51.83	RA
	4.61	11.20	11.20	10.84	19.44	7.83	10.82	0.19	18.87	CA
$1 - $3000	614789	204967	204969	263163	40576	164393	157112	2669	45189	N
	100.00	100.00	33.33	1.28	19.79	80.20	76.65	1.30	22.04	RA
	15.05	13.01	13.01	12.85	8.87	14.71	20.14	0.86	9.32	CA
$3001 - $5000	982798	152821	152821	197543	28088	124733	103817	18216	30788	N
	100.00	100.00	31.65	1.29	18.37	81.62	67.93	11.91	20.14	RA
	12.51	9.70	9.70	9.64	6.14	11.16	13.31	5.87	6.35	CA
$5001 - $9000	989677	265329	265329	360343	49328	216001	183969	27702	53658	N
	100.00	100.00	38.47	1.35	18.39	81.40	69.33	10.44	20.22	RA
	18.01	16.85	16.85	17.60	10.78	19.33	23.59	8.93	11.67	CA
$9001 - $20000	1128065	445542	445542	606350	84696	360846	231276	124049	90217	N
	100.00	100.00	39.49	1.36	19.00	80.99	51.90	27.84	20.24	RA
	29.45	28.29	28.29	29.61	18.51	32.30	29.65	40.00	18.61	CA
OVER $20000	595182	198589	198589	239574	44832	148757	111177	136344	51068	N
	100.00	100.00	33.81	1.20	25.09	74.90	5.62	68.65	25.71	RA
	15.00	12.61	12.61	11.70	10.89	13.31	1.43	43.97	10.53	CA
MISSING INCOME LEVEL	119736	119616	119616	135195	113528	6088	3	0	119613	N
	100.00	100.00	99.88	1.13	94.91	5.08	0.00	0.00	99.97	RA
	3.12	7.59	7.59	6.60	24.82	0.54	0.00	0.00	24.68	CA
TOTAL	3828008	1574442	1574442	2047325	457376	1117066	779820	310055	484566	N
	100.00	100.00	41.12	1.30	29.05	70.94	49.52	19.69	30.77	RA
	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	CA

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EXHIBIT 11: FREQUENTLY RECEIVED REJECTION CODES AND APPLICANTS' RESPONSES

Rejection Reason	Number of Applicants	% Attained EI	% Rejected Again	% Never Re-entered
B - Combination verify	165,738	69.7	7.0	23.1
D - Portions Exceed 120% of AGI	240,150	77.7	4.7	17.5
E - Unusual Expenses Exceed Income or $5,000	124,537	73.3	7.6	19.0
F - Zero/Negative Income	168,402	70.2	5.0	24.7
G - AGI/Taxes Inconsistent	250,385	72.6	7.3	19.9
3 - Give Financial Data	154,772	65.6	7.7*	26.5*
8 - Unsigned Application/SER	173,317	81.9*	2.1	15.9

* = Highest percentages

AGI), 8 (unsigned application or SER), F (zero or negative income), and B (combination verify). The other reasons for which large proportions of the applicants were rejected are summarized in Exhibit 11.

Almost all of the applicants who were ever rejected were rejected on their first transaction (97%). This pattern is stable across rejection reasons with only a few exceptions. All applicants who were ever rejected due to Social Security number problems (reasons M and P), a hold on their application (U), or AGI portions inconsistent with marital status (5), were rejected on the first transaction. The data suggest that the major reason why applicants were rejected on a correction submittal if they already had an EI was if they fell into the recipient reject level 3 (reason O); only 25 percent of these applicants were rejected on their first transaction. This occurred because reject reason D was not applied until midway into the processing year.

Applicants who were ever rejected were, on the average, rejected 1.3 times, which indicates that a sizeable minority of rejected applicants experienced two or more rejections. There is little variation in the average number of times rejected by rejection reasons. However, multiple rejections occurred at a greater than average rate for the following rejection codes:

Code	Average Number of Rejections
L - Umreimbursed Tuition Exceeds Income	1.8
R - Applicant Resources	2.3
3 - Give Financial Data	1.6
4 - Divorce Comments	1.7

The following rejection codes occurred with less-than-average frequency:

Code	Average Number of Rejections
M - No SSN	1.1
X - Year in School	1.1
Z - No name	1.0

Almost one-quarter of the applicants who were rejected never successfully established their eligibility (that is, never obtained an EI). This could be due to failure to re-enter the system or to being rejected on a subsequent re-entry attempt. There was a definite range of variation in the proportion of applicants who never attained an EI across rejection reasons. Applicants who were rejected for the following reasons were most successful in currently obtaining an EI:

Code	Percent Attained EI
H - Home Debts Exceed Assets	80.6
J - Business Debts Exceed Assets	79.8
K - Farm Debts Exceed Assets	81.6
R - Applicant Resources	84.0
1 - Date of Birth Blank, Out of Range	79.4
8 - Unsigned Application or SER	81.9

Applicants who were rejected for the following reasons had the largest percentage of never attaining an EI:

Code	Percent Did Not Attain EI	Percent Did Not Re-enter
0 - Recipient Levels	61.4	56.9
U - Applicant Hold	51.4	39.6
X - Year in School	85.3	80.5
9 - Incomplete Application	48.5	39.6

Note: Percent did not attain an EI is the sum of those who did not attempt to re-enter plus those who attempted to re-enter, but were rejected again.

These findings are consistent with earlier findings from Section 3 where individual comments were examined. Applicants in the higher socio-economic strata (i.e., businessmen, homeowners) tend to obtain an eligibility index. The comments appear to be working legitimately in screening out applicants who are ineligible for the program (i.e., graduate students and maximum award recipients). Of concern, however, is that almost half of the applicants who failed to complete the application failed to obtain an EI.

Based upon the latest transaction, the applicants initially rejected for the following reasons most frequently re-entered the system and attained eligibility:

Code	Percent Current Eligible
D - Portions Exceed 120% of AGI	64.4
F - Zero/Negative/Income	67.12
A - Reported Taxes Exceed 50% of AGI	60.0

Rejection codes associated with the highest rates of ineligibility on the latest transaction are:

Code	Percent Currently Ineligible
I - Investment Debts Exceed Assets	44.2
J - Business Debts Exceed Assets	36.8
M - No SSN	31.9
6 - Blank/Negative Values	33.9

These findings are associated with average-to-high rates of successful re-entry into the system, since in order to become eligible or ineligible, one has to re-enter the system successfully. Therefore, these findings shed no light on the potential eligibility status of applicants who remained rejected.

Dependency status and income differences were also examined in terms of the proportion of applicants rejected on the initial transaction. While, overall, there were more than three times as many dependent as independent rejected applicants, the ratio of dependent to independent applicants varied widely by rejection reasons. Table 12 summarizes the most extreme deviations from the overall dependent to independent applicant ratio. Many of the variations were in line with what would be expected for dependent or independent students. For example, dependent students were more likely to be rejected for reasons associated with parental assets or large families, including a household size in excess of 19 (C), three of the four categories concerning debts in excess of assets (I-K, excluding home), and unreimbursed tuition in excess of half

TABLE 12: REASONS FOR WHICH DISPROPORTIONATE NUMBERS OF RESPONDENT AND INDEPENDENT STUDENTS WERE REJECTED

Reason	N Dependents Rejected	N Independents Rejected	% of Those Rejected for the Reason Who Are Dependents
C	417	114	78.5
I	7,204	1,409	83.6
J	12,383	1,358	90.1
K	2,580	285	90.0
L	5,587	1,089	83.7
B	113,944	29,993	79.2
M	40,792	6,966	85.4
Y	22,647	6,551	77.6
8	91,555	8,240	91.7
9	40,346	11,415	77.9
Zero	51,868	10,346	83.4
A	875	1,006	46.5
F	41,478	108,824	27.6
W	21,078	14,492	59.2
X	22,685	28,305	44.5
4	14,360	13,854	50.9

Note: This table is based on applicants who were rejected on their initial transaction.

of reported income (L). However, they were also overrepresented on reasons that appear to be unassociated with dependency status: a combination of verifications to more than one field (B), a blank Social Security number (M), illegible fields (Y), other blank or negative fields (6), an unsigned or incomplete SER (8 and 9), or a blank AGI field but non-blank portion field (zero). Dependents, then, were much more likely than independents to be rejected due to failure to complete essential portions of the application, which is a trend apparently unrelated to dependency.

The reasons for which disproportionate numbers of independent students were initially rejected also appear to be unrelated to dependency status. Independents were more likely to be rejected initially because of a reported tax in excess of half of AGI (A), a negative or zero income (F), non-citizenship or blank citizenship field (U), exhaustion of years of eligibility (X), or divorce comments (4).

Table 1400.02, contained in the Appendix, displays the income of initially rejected applicants by rejection reason distribution. There are several notable deviations from the general trend by income level but the deviations do not form a consistent pattern. The only consistency that is apparent is that high income applicants are more likely to be rejected due to debts in excess of assets, which is consistent with the fact that a certain level of income is required for an individual to make investments. The deviations are summarized below:

- Low income applicants are more likely to be rejected for the following reasons:
  - A - Reported tax greater than 50% of AGI (57% with incomes below $4,000)
  - F - Zero or negative income (88% with incomes below $4,000)
  - 2 - Marital status, household size (60% with incomes below $4,000)
  - 9 - Incomplete application (75% with incomes below $4,000)
- High income applicants are more likely to be rejected for the following reasons:
  - B - Combination verify (29% with incomes over $15,000)

I - investment debts exceed assets (33% with incomes above $15,000)

J - Business debts exceed assets (33% with incomes above $15,000).

- Middle income applicants ($4,000 to $15,000) are more likely to be rejected due to reason G-reported tax inconsistent with computed tax (67%) and less likely to be rejected due to reason H-home debts exceed assets (55%).
- The probability of rejection due to reasons M (no SSN) and 6 (blank/negative values) increases with increasing income levels.
- The probability of rejection due to reason 9 (incomplete income) decreases with increasing income.

In summary, the analysis of rejection codes confirms earlier findings that applicants in the higher socio-economic strata are most successful in obtaining an EI after rejection (i.e., applicants who have reported assets). Applicants who have the highest rates of failure to re-enter the system and attain an EI were those who were probably ineligible to participate (i.e., they were rejected because they had received the maximum award or were graduate students). Noteworthy was the finding that applicants who did not complete their initial application also had low rates of re-entry and EI attainment. Also noteworthy were the findings that rejection reasons varied by dependency status and income level.

6: COMMENTS TO CRITICAL FIELDS BY DEPENDENCY STATUS AND APPLICATION SOURCE

Some SER fields are more critical than others to the process of computing an applicant's EI, and thus problems in these fields are more likely to result in applicant rejection. In an effort to further understand rejection patterns and reasons, Exhibit 13 shows the proportion of dependent and independent applicants who received comments to critical fields. All applicants (eligible, ineligible, and rejected) are included, and all transactions for each applicant are counted. A student's eligibility status is defined by his/her most recent status.

The SER fields with the greatest frequency of comments were similar for dependent and independent students. Regardless of dependency status, students who received critical field comments tended to receive the most

EXHIBIT 13: SUMMARY OF CRITICAL FIELDS TO WHICH COMMENTS WERE MOST FREQUENTLY RECEIVED, BY DEPENDENCY STATUS

	% of Applicants Who Received Comment to Field:		
Critical Fields	Total	Dependent	Independent
Adjusted Gross Income	72.9	76.2	67.2
Household Size	54.2	51.9	58.2
Taxes Paid	50.9	50.4	51.8
Non-Taxable Income	40.1	39.1	41.7
Portion(s) of Income	34.1	37.6	28.2
Number in Post-High Education	23.8	16.9	35.2
Unusual Expenses	17.4	20.7	11.8
Marital Status	12.7	10.3	16.6
Net Assets	10.5	14.3	4.2
Veteran's Benefits	4.3	0.8	10.0
Unreimbursed Tuition	3.9	5.4	1.4
Dependency Status	2.4	2.6	2.1
Applicant Resources	2.0	2.8	0.7
Social Security Benefits	1.4	1.8	0.9
TOTAL RECEIVING COMMENTS TO CRITICAL FIELDS	1,769,557	1,103,981	665,576

comments to adjusted gross income (73%), household size (54%), taxes paid (51%), and non-taxable income (40%) fields. Dependent students receiving critical field comments were also particularly likely to receive comments to the portion of income field (38%, which was about equally divided among the mother, father, and both parents fields), while independent students received a disproportionate share of the comments to the number in post-high education field (35%). In terms of the fields which attracted a smaller, yet still significant, proportion of the comments, dependent applicants received proportionately more comments to the unusual expenses and net assets fields, while independent applicants received proportionately more comments to the veteran's benefits and marital status fields.

The same pattern of most frequently received comments by dependency status is consistent across application source, with two minor exceptions. The differences between independent and dependent applicants in their frequency of comments to the unusual expenses field is entirely accounted for by the proportionately twice as many dependent applicants who entered through CSS and received this comment. Secondly, PHEAA applicants showed no differences by dependency status in proportion receiving comments to the number in post-high education field, while independent applicants who entered through other sources were more likely to receive this comment than their dependent counterparts.

Focusing now on comments received to critical fields by application source, regardless of dependency status, there are some striking differences in the proportion of applicants who receive several critical comments. Exhibit 14 summarizes comments to critical fields by application source. Differences by application source are summarized below in terms of the source whose applicants are more (or less) likely to receive a comment to a given field. Fields which are not mentioned did not show differences in the proportion of comments received by application source.

- Proportionately more CSS applicants who received critical field comments received them to most of the critical fields including AGI, taxes, portions and non-taxable income.

EXHIBIT 14: SUMMARY OF COMMENTS TO CRITICAL FIELDS, BY APPLICATION SOURCE

	% of Applicants Receiving Comments to Field:				
CRITICAL FIELDS	TOTAL	BEOG	ACT	CSS	PHEAA
Adjusted Gross Income	72.9	68.6	63.5	78.7*	67.3
Household Size	54.2	53.2	51.4	55.7	55.1
Taxes Paid	50.9	50.4	42.4	53.9*	50.3
Non-taxable Income	40.1	37.0	29.4	45.3*	39.0
Portions	34.1	32.4	26.9	37.5*	31.1
Post-high Enrollment	23.8	28.2	33.2*	18.0	25.2
Unusual Expenses	17.4	11.3	10.9	23.5*	9.6
Marital Status	12.7	13.3	11.3	12.5	17.4*
Net Assets	10.5	8.4	14.3*	10.5	13.1
Veteran's Benefits	4.3	6.6	3.5	2.9	7.6
Unreimbursed Tuition	3.9	1.9	1.9	5.9*	2.3
Dependencey Status	2.4	2.8	1.8	2.2	5.0*
Applicant Resources	2.0	1.4	0.9	2.7*	2.3
Social Security Benefits	1.4	1.5	0.8	1.6	1.6
Total Receiving Critical Field Comments	1,769,557	552,234	276,445	891,217	49,661
Percent of Population	46.2	45.7	43.6	48.1	37.7
POPULATION TOTAL	3,828,008	1,209,024	632,897	1,854,704	131,383

*Refers to largest percentages

- Proportionately more BEOG and ACT applicants receiving critical field comments received comments to the post-high enrollment field.
- Proportionately fewer ACT applicants received comments to the non-taxable income field.
- Proportionately more CSS applicants received comments to the unusual expenses field.
- Proportionately more PHEAA applicants (notably independents) received comments to the veteran's benefits and marital status fields.
- Proportionately fewer ACT applicants received comments to the nontaxable income field.
- Proportionately more ACT applicants (particularly independents) received comments to the number in post-high education field.

The deviation by application source that deserves the most attention is the higher proportion of CSS applicants who received comments concerning their reported AGI, since this is the field to which the highest proportion of applicants received comments and it is also central to the computation of an applicant's EI.

In summary, most appliants who receive critical field comments receive them to AGI and other income-related fields. Dependents tend to receive more comments than independents, and proportionately more applicants aplying through CSS receive critical field comments than applicants using other sources.

7: COMMENT RESPONSE PATTERNS BY COMMENT TYPE

This section examines the types of comments that were most frequently received by applicants and whether applicants responded differently to the various types of comments. Of particular interest is whether the extent to which applicants verified their SERs differed according to whether they received assumption/accepted comments or rejection comments.

Table 1600.01 in the appendix displays applicant response patterns by comment types.1/ Rejection comments were received by the largest number of applicants. Over half (58%) received review, check/rejected comments, while 38 percent received provide information/rejected

comments. Assumption/accepted comments were received by the next largest group of applicants (21%), while the assumption/rejected and review/accepted comments together were received by less than 10 percent of the applicants.

As expected, rates of system re-entry varied by comment type, with a majority of applicants re-entering the system only for those comment types which resulted in rejection. Exhibit 15 summarizes the re-entry and verification patterns by comment type. Between 73 and 80 percent of rejected applicants re-entered the system, most of whom attained an EI (were not rejected) on their subsequent transaction. The type of response made by re-entering applicants did not vary according to whether or not they subsequently attained an EI, but did vary by comment type. Overall, a majority of the re-entering applicants either corrected and verified or only corrected their applications. However, rejected applicants who were asked to review and check their applications tended to verify their SERs (including correct and verify as well as verify only). Rejected applicants who were asked to provide information to support their applications were most likely to correct only. Those applicants who received assumptions without being rejected were most likely to not correct (verify) their SERs, but it must also be noted that few of these applicants re-entered the system at all (13%).

In terms of the central issue of interest, the extent to which SERs are verified following comment, only 9.1 percent of applicants who received assumption/acception comments did not change and fields addressed by the assumption/accepted comments, as compared to 75.4 percent of those who received assumption/rejected comments and 80.1 percent of those who received review, check/rejected comments. The critical difference is not in the proportion of <u>re-entering</u> applicants who verified their SERs but rather in the proportion of applicants who re-entered the system at all. If they re-entered the system, a majority of the recipients of assumption/accepted comments verified their SERs, but very few did re-enter the system since they were not required to do so to obtain a valid EI. It is also interesting to note that recipients of assumption/accepted comments who re-entered the system on the average

EXHIBIT 15: SUMMARY OF APPLICANT RESPONSE PATTERNS BY COMMENT TYPE

COMMENT TYPES	PERCENT RE-ENTERED SYSTEM	PERCENT VERIFIED ONLY	PERCENT CORRECTED AND VERIFIED
Assumption/Accepted	13	9	0.4
Assumption/Rejected	73	0.5	72
Provide Information/Rejected	75	25	22
Review/Accepted	50	8	9
Review/Check/Rejected	80	28	52

NOTE: Percents who corrected and verified fields verified at least one of the fields addressed by at least one comment, regardless of whether an EI was obtained. These applicants also corrected at least one field in response to the same comment type.

lowered their SEIs, which suggests that their motivation to do so was that the assumed entry was less favorable to them than the correct one -- which may explain their tendency to verify their corrections instead of correcting only.

Within each general type of comment, applicants' responses to individual comments did not vary significantly among comments, with the following exceptions. Within the provide information/reject comment type, proportionately more applicants re-entered the system if they received comments 81 (asking for parents' AGI) or 112 (requesting SER signatures). Within the review, check/rejected comment field, proportionately more of the applicants who received comment 27 (father/mother portions of AGI larger than total AGI) re-entered the system. There were variations in the extent to which applicants who re-entered the system tended to correct only, correct and verify, or verify only their SERs depending on the individual comment, but there was no consistent pattern to these variations.

In summary, it was found that applicants who have been rejected submit corrections more often than those who receive review or assumption comments without being rejected. The most frequent response made for rejected applicants is to correct at least one of the fields in question and to verify at least one other field in question. Applicants receiving review/check/rejected comments have higher re-entry rates than any of the other rejected applicants.

8: CORRECTION PATTERNS BY INCOME LEVEL

This section examines applicants' correction patterns by income level, looking separately at Adjusted Gross Income (AGI), Non-Taxable Income (NTI), and AGI and NTI combined as indicators of income. The analysis is based on all Basic Grant applicants, not just the applicants who received comments, as in the previous analyses. The population has been divided into separate subgroups that are of major relevance to the corrections process. A major distinction is made between applicants who

did and did not submit corrections to the Basic Grant processor. Applicants who did not correct their SERs can be divided into two groups:

- Applicants who received no processing comments and made no corrections; and
- Applicants who received at least one processing comment and did not enter a correction.

Applicants who did submit at least one correction can also be differentiated according to whether the correction was in response to a comment:

- Applicants who receive comments and provide solicited corrections;
- Applicants who receive or do not receive comments and provide unsolicited corrections; and
- Applicants who receive comments and provide mixed corrections (i.e., correct at least one field that had received a comment and at least one field that did not, not necessarily on the same transaction).

Exhibit 16 summarizes applicants' corrections patterns by AGI and NTI combined. Over half (51.6%) of the applicants did not receive comments and made no corrections, and an additional 23 percent made no corrections in spite of the receipt of comments. Fifteen percent of the applicants submitted solicited corrections, a very small proportion submitted unsolicited corrections (3.9%), and about six percent of the applicants submitted a combination of solicited and unsolicited corrections. There are some noticeable deviations from this pattern by income level, though. Higher income applicants are more likely not to have received comments, while lower income applicants are more likely to have received comments in response to which they submitted no corrections. This pattern is fairly linear. Excluding negative and missing income applicants, as applicants' income levels increase, they are more likely to have a no corrections/no comments pattern and proportionately less likely to have a no corrections/comments pattern. There are only slight differences in the rates at which applicants submitted solicited, unsolicited, or mixed corrections by income level, though, except that an exceptionally large proportion of the negative income applicants (46%)

EXHIBIT 16: SUMMARY OF APPLICANT CORRECTION PATTERNS BY LEVELS OF AGI AND NTI COMBINED

Income Level	% of Total in Income Group	% of Income Group That Submitted: No Corrections/ No Comments	No Corrections/ Comments	Solicited Corrections	Unsolicited Corrections	Mixed Corrections
Less than zero	0.2	0.5	44.3	45.9	1.8	7.2
$0 - $3,999	27.7	43.8	32.7	13.5	4.3	5.6
$4,000 - $9,999	27.6	50.4	21.4	17.5	4.3	6.2
$10,000 - $14,999	14.6	50.5	18.8	19.4	4.1	6.9
$15,000 - $19,999	11.2	59.5	14.1	16.7	3.5	5.9
$20,000 - $24,999	7.8	66.1	11.8	14.0	2.8	5.1
$25,000 +	8.0	68.0	12.5	12.6	2.3	4.4
Income Missing	2.4	28.2	60.7	2.9	4.2	3.7
Total	100.0	51.6	22.9	15.6	3.9	5.8
TOTAL APPLICANTS	3,828,008	1,975,645	878,627	599,322	150,869	223,545

51

submitted unsolicited corrections. Another slight variation is that larger proportions of the applicants in the middle income ranges ($4,000 to $19,000) submit solicited corrections than those at the very low and very high extremes. The full correction pattern by AGI and NTI distribution is displayed in Table 1700.01-A in the appendix.

When AGI alone is used as the indicator of income level, the results are substantially the same (see Table 1700.01-B). However, the pattern of correction type by income level changes significantly when NTI alone is used as the indicator of applicants income. As Table 1700.01-C indicates, though, most applicants' do not have large amounts of non-taxable income. Only one percent of the applicants reported non-taxable incomes in excess of $10,000, and most (62%) reported a non-taxable income of less than $1,000. As such, this examination of income trends will look only at applicants with non-taxable incomes of less than $10,000. There was very little variation by income levels (even among the smaller increments of income) in terms of the proportion of the applicants within an income group who exhibited each correction type. In contrast to the pattern shown by AGI alone or AGI plus NTI, there was no linear trend in the proportion of non-correcting applicants who did and did not receive comments by income level. The only discernible pattern to the NTI distribution is that proportionately more applicants who did not report their NTI received comments but did not make corrections and proportionately less of this same group exhibited the no corrections/no comments pattern. It is clear that the pattern of correction type by income level that is shown in the AGI plus NTI by correction type distribution is due almost entirely to the influence of AGI. That is, applicants vary in their correction patterns according to their adjusted gross income levels, but do not vary to any large extent according to their non-taxable income levels. Since, for most applicants, their AGI greatly exceeds their NTI, the influence of AGI "swamps" the influence of NTI when the two are combined into one indicator of income; as such, the income by correction type pattern is due primarily to the relationship of adjusted gross income level to correction type.

In summary, about half of the 1978-79 BEOG applicants received no comments to critical fields, nor did they correct any critical field entries. Applicants submit solicited and mixed (i.e., solicited and unsolicited) corrections most often. Only a small proportion of corrections are unsolicited. The percentage of applicants with no comments and no corrections increases as adjusted gross income and total (AGI plus NTI) income increases. The percentage of applicants receiving comments but submitting no corrections decreases as income increases. Therefore, critical field comments tend to be concentrated more in the lower income levels. The types of corrections submitted tend to be stable across all income levels. The only exception is that middle income applicants submit slightly more corrections than do very low and very high income applicants.

END NOTES

1/ This table excludes a small portion of the applicant sample (6%) whose comments did not fall into one of the categories included in this table. It should also be noted that an applicant may be counted more than once in any given row if he/she received more than one comment of that type.

APPENDIX

Rejection Codes

Table 1400.02: Income by rejection reason

Table 1600.01: Response patterns by comment types

Table 1700.01 A.B.C.: Correction Profiles by Income

REJECTION CODES

CODE	CONDITION	COMMENT #
A	Reported tax greater than 50% AGI	250
B	Combination verify	10,12,13,184,185,206,128,149
C	Household size greater than 10	18
D	Proportions greater than 120% AGI	27,41,42,88,92,93,234,235
E	Unusual expenses greater than income or greater than 5000	203,204,30,202
F	Zero or negative income	58,99,98,102,101,100,238,239
G	Reported tax greater than computed tax by $300 and 50% of computed tax	47
H	Debts greater than assets - Home	179
I	Debts greater than assets - Investments	180
J	Debts greater than asets - Business	181
K	Debts greater than assets - Farm	182
L	Unreimbursed tuition greater than 50% of income	201,205,212,213
M	No SSN	01
N	Recipient reject level 2	229
O	Recipient reject level 3	232
P	Invalid SSN range	250
Q	Signed before 1/1/78	231
R	Applicant's resources decreased by $300 and EI less than	256 1601

CODE	CONDITION	COMMENT #
R	Incomplete supp. - app.	74, 166
T	Recipient reject level 01	225
U	Hold on applicant	130
V	Model inconsistent with supp. condition	131, 166
W	Citizenship blank or No.	02,03
X	Year in school-graduate or other	233,249
Y	Illegible fields	183
Z	No name	48
1	Date of birth blank, or out of range	177,207
2	Marital status, household size, blank	140,70
3	Give financial data	28,43,44,94,95,89,236,237
4	Divorce comments	24,33,106,35,148,105
5	Unmarried & 2 portions - independent	247
6	Blank and negative	116,125,135,137
7	Unsigned supplement	165,167
8	Unsigned app. or SER	39,112,113,114
9	Incomplete Application	74, 23
0	AGI blank and at least one non-blank	52,53,81,85,87,91,244,245

TABLE 1600.01 COMMENTS RECEIVED BY LARGEST NUMBER OF APPLICANTS AND APPLICANT RESPONSES

COMMENTS	TOTAL # APPLICANTS RECEIVING COMMENTS	SUB-TOTAL	SUB-TOTAL	CORRECTING ONLY	CORRECTING AND VERIFYING	SUB-TOTAL CORRECTING	VERIFYING ONLY	SUB-TOTAL	CORRECTING ONLY	CORRECTING AND VERIFYING	SUB-TOTAL CORRECTING	VERIFYING ONLY	RE-ENTER SYSTE
	I----------RE-ENTERED SYSTEM----------I DID												
	I--ATTAINED EI ON CURRENT TRANSACTION--II-DID NOT ATTAIN EI ON CURRENT TRANS.--I NOT												
TOTAL RECEIVING COMMENTS.....	1656598	1073959	984818	402910	575173	813321	386711	89141	36465	56063	75029	39876	688216
	1.1	1.4	1.3	1.4	1.3	1.3	1.3	2.5	2.4	2.4	2.3	2.2	0.7
		151	144	120	263	202	132		-6	51	25	25	
	100.0	64.8	59.4	24.3	34.7	49.1	23.3	5.3	2.2	3.3	4.5	2.4	41.5
	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
ASSUMPTION/ACCEPTED -- TOTAL..	352478	44999	41052	15515	1549	16788	28034	3947	1329	193	1431	2900	308540
	0.3	0.7	0.6	0.6	0.9	0.6	0.5	1.5	1.6	1.8	1.6	1.4	0.2
		-237	-224	-326	-298	-326	-203	-378	-387	61	-346	-362	
	100.0	12.7	11.6	4.4	0.4	4.7	7.9	1.1	0.3	0.1	0.4	0.8	87.3
	21.2	4.1	4.1	3.8	0.2	2.0	7.2	4.4	3.6	0.3	1.9	7.2	44.8
5.....	4218	637	583	521	0	521	62	54	19	0	19	35	3581
	0.1	0.3	0.2	0.5	0.0	0.2	0.4	1.3	1.8	0.0	1.8	1.0	0.1
		-224	-192	-136	0	-186	-250	-562	-1600	0	-1600	0	
	100.0	15.1	13.8	12.3	0.0	12.3	1.4	1.2	0.4	0.0	0.4	0.8	84.8
	0.2	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.5
6.....	25257	4519	4059	1827	0	1827	2232	459	152	0	152	307	20739
	0.3	0.6	0.5	0.5	0.0	0.3	0.4	1.6	1.3	0.0	1.3	1.0	0.2
		-542	-530	-973	0	-973	-167	-653	-459	0	-459	-148	
	100.0	17.8	16.0	7.2	0.0	7.2	0.8	1.8	0.6	0.0	0.6	1.2	82.1
	1.5	0.4	0.4	0.4	0.0	0.2	0.5	0.5	0.4	0.0	0.2	0.7	3.0
7.....	9671	1324	892	112	0	112	780	132	17	0	17	115	8347
	0.2	0.6	0.4	0.7	0.0	0.7	0.4	1.0	0.8	0.0	0.8	0.5	0.1
		-184	-159	44	0	44	-211	-229	543	0	543	-333	
	100.0	10.5	9.2	1.1	0.0	1.1	8.0	1.3	0.1	0.0	0.1	1.1	89.4
	0.5	0.8	0.8	0.8	0.0	0.8	0.2	0.1	0.0	0.0	0.0	0.2	1.2
11.....	107450	12792	11575	1122	0	1122	10453	1217	85	0	85	1132	94658
	0.3	0.7	0.6	0.6	0.0	0.6	0.6	1.4	1.7	0.0	1.7	1.5	0.2
		-327	-313	-504	0	-504	-292	-463	-317	0	-317	-454	
	100.0	11.9	10.7	1.0	0.0	1.0	9.7	1.1	0.1	0.0	0.1	1.0	88.0
	6.4	1.1	1.1	0.8	0.0	0.1	2.7	1.3	0.2	0.0	0.1	2.8	13.7
14.....	12348	2064	1958	1669	0	1669	289	106	59	0	59	47	10284
	0.1	0.4	0.3	0.4	0.0	0.3	0.3	0.9	1.0	0.0	1.0	1.0	0.0
		-181	-168	-193	0	-193	-23	-118	-142	0	-142	-89	
	100.0	16.7	15.8	13.5	0.0	13.5	2.3	0.8	0.4	0.0	0.4	0.3	83.2
	0.7	0.1	0.1	0.4	0.0	0.2	0.0	0.1	0.1	0.0	0.0	0.1	1.4

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TABLE 1600.01 COMMENTS RECEIVED BY LARGEST NUMBER OF APPLICANTS AND APPLICANT RESPONSES

COMMENTS	TOTAL # APPLICANTS RECEIVING COMMENTS	SUB-TOTAL	SUB-TOTAL	CORRECTING ONLY	CORRECTING AND VERIFYING	SUB-TOTAL CURRECTING	VERIFYING ONLY	SUB-TOTAL	CORRECTING ONLY	CORRECTING AND VERIFYING	SUB-TOTAL CURRECTING	VERIFYING ONLY	RE-ENTER SYSTE
	I----------RE-ENTERED SYSTEM----------I							I--ATTAINED EI ON CURRENT TRANSACTION--II-DID NOT ATTAIN EI ON CURRENT TRANS.--I					DID NOT
17	31857	5273	4890	3246	0	3246	1644	383	174	0	174	209	26584
	0.2	0.3	0.5	0.5	0.0	0.5	0.4	1.4	0.8	0.0	0.8	0.2	0.1
		-275	-289	-38	0	-38	-109	-92	-69	0	-69	-23	
	100.0	18.2	15.3	10.0	0.0	10.0	2.1	1.2	0.5	0.0	0.5	0.8	83.4
	1.9	0.4	0.4	0.0	0.0	0.0	0.2	0.4	0.2	0.0	0.2	0.3	3.8
19	88279	11285	10382	3190	0	3190	7192	903	56	0	56	847	76994
	0.2	0.7	0.6	0.8	0.0	0.8	0.6	1.5	2.2	0.0	2.2	1.4	0.2
		-255	-244	-433	0	-433	-160	-386	-310	0	-310	-378	
	100.0	12.7	11.7	3.6	0.0	3.6	8.1	1.0	0.0	0.0	0.0	0.9	87.2
	5.3	1.0	1.0	0.7	0.0	0.3	1.8	1.0	0.1	0.0	0.0	2.1	11.1
20	6010	865	788	0	0	0	788	77	0	0	0	77	5145
	0.1	0.6	0.5	0.0	0.0	0.0	0.5	1.1	0.0	0.0	0.0	1.1	0.0
		-97	-133	0	0	0	-133	265	0	0	0	265	
	100.0	14.3	13.1	0.0	0.0	0.0	13.1	1.2	0.0	0.0	0.0	1.2	85.6
	0.3	0.0	0.0	0.0	0.0	0.0	0.2	0.0	0.0	0.0	0.0	0.1	0.7
21	5638	717	657	111	0	111	546	60	60	0	60	0	4921
	0.1	0.7	0.6	1.2	0.0	1.2	0.5	1.7	1.7	0.0	1.7	0.0	0.0
		-80	-120	55	0	55	-176	362	362	0	362	0	
	100.0	12.7	11.6	1.9	0.0	1.9	9.6	1.0	1.0	0.0	1.0	0.0	87.2
	0.3	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.1	0.0	0.0	0.0	0.9
22	5000	685	627	118	0	118	509	58	59	0	58	0	4315
	0.1	0.9	0.5	2.0	0.0	2.0	0.3	1.4	1.4	0.0	1.4	0.0	0.0
		-37	-12	20	0	20	-117	336	336	0	336	0	
	100.0	13.7	12.5	2.3	0.0	2.3	10.1	1.1	1.1	0.0	1.1	0.0	86.2
	0.3	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.0	0.6
25	17152	1860	1735	329	0	329	1406	125	0	0	0	125	15292
	0.2	0.5	0.3	1.0	0.0	1.0	0.3	0.4	0.0	0.0	0.0	1.3	0.1
		-68	-27	46	0	46	-68	-648	0	0	0	-648	
	100.0	10.9	10.1	1.9	0.0	1.9	8.1	0.7	0.0	0.0	0.0	0.7	89.1
	1.0	0.1	0.1	0.0	0.0	0.0	0.3	0.1	0.0	0.0	0.0	0.3	2.2
26	19684	2613	2389	647	1046	1693	696	224	81	87	168	56	17071
	0.4	0.9	0.8	1.9	0.9	1.2	0.4	1.9	1.4	2.2	1.9	2.8	0.3
		-337	-219	-251	-281	-286	-55	-43	-1084	-43	-506	-287	
	100.0	13.2	12.1	3.2	5.3	8.5	3.5	1.1	0.4	0.4	0.8	0.2	86.7
	1.1	0.2	0.2	0.1	0.1	0.2	0.1	0.2	0.2	0.1	0.2	0.1	2.4
31	48555	6705	6137	2561	0	2561	3576	568	568	0	568	0	41850
	0.4	0.8	0.7	1.1	0.0	1.1	0.5	1.7	1.7	0.0	1.7	0.0	0.3
		-134	-125	-42	0	-42	-112	-227	-227	0	-227	0	
	100.0	13.8	12.6	5.2	0.0	5.2	7.3	1.1	1.1	0.0	1.1	0.0	86.1

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TABLE 1600.01 COMMENTS RECEIVED BY LARGEST NUMBER OF APPLICANTS AND APPLICANT RESPONSES

COMMENTS	TOTAL # APPLICANTS RECEIVING COMMENTS	RE-ENTERED SYSTEM: ATTAINED EI ON CURRENT TRANSACTION: SUB-TOTAL	RE-ENTERED SYSTEM: DID NOT ATTAIN EI ON CURRENT TRANS.: SUB-TOTAL	CORRECTING ONLY	CORRECTING AND VERIFYING	SUB-TOTAL CORRECTING	VERIFYING ONLY	SUB-TOTAL	CORRECTING ONLY	CORRECTING AND VERIFYING	SUB-TOTAL CORRECTING	VERIFYING ONLY	NOT RE-ENTERED SYSTEM
	2.9	0.6	0.6	0.6	0.0	0.3	0.9	0.6	1.5	0.0	0.7	0.0	6.0
36.....	8611	1211	1110	457	0	457	653	101	41	0	41	60	7400
	0.3	0.0	0.7	0.9	0.0	0.9	0.6	0.3	1.2	0.0	1.2	1.1	0.2
		-250	-205	-198	0	-198	-210	-742	-589	0	-589	-847	
	100.0	14.0	12.8	5.3	0.0	5.3	7.5	1.1	0.4	0.0	0.4	0.6	85.9
	0.5	0.1	0.1	0.1	0.0	0.0	0.1	0.1	0.1	0.0	0.0	0.1	1.0
40.....	19694	2108	1911	375	0	375	1536	197	34	0	34	163	17586
	0.2	0.5	0.9	0.6	0.0	0.6	0.4	1.2	1.3	0.0	1.3	1.2	0.2
		-309	-314	-113	0	-113	-463	-86	-285	0	-285	-133	
	100.0	10.7	9.7	1.9	0.0	1.9	7.7	1.0	0.1	0.0	0.1	0.8	89.2
	1.1	0.1	0.1	0.0	0.0	0.0	0.3	0.2	0.0	0.0	0.0	0.1	2.5
54.....	5082	1102	1030	802	0	802	228	72	49	0	49	23	3980
	0.3	0.6	0.6	0.7	0.0	0.7	0.3	1.0	1.0	0.0	1.0	1.2	0.2
		-198	-149	-130	0	-130	-218	-948	-1324	0	-1324	0	
	100.0	21.6	20.2	15.7	0.0	15.7	4.4	1.4	0.9	0.0	0.9	0.4	78.3
	0.3	0.1	0.1	0.1	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.0	0.5
55.....	10545	1710	1569	669	0	669	900	141	18	0	18	123	8835
	0.3	0.6	0.5	0.8	0.0	0.8	0.5	1.1	1.1	0.0	1.1	1.2	0.2
		-93	-87	-148	0	-148	-47	-57	-86	0	-86	-67	
	100.0	16.2	14.8	6.3	0.0	6.3	8.5	1.3	0.2	0.0	0.2	1.2	83.7
	0.6	0.1	0.1	0.1	0.0	0.0	0.2	0.1	0.0	0.0	0.0	0.3	1.2
107.....	7036	1003	866	205	386	591	275	137	59	56	113	24	6093
	0.3	0.9	0.8	0.9	1.0	1.0	0.4	1.3	1.3	1.5	1.4	1.0	0.2
		-320	-292	-320	-403	-374	-114	-499	-100	-64	-605	0	
	100.0	14.1	12.2	2.8	5.4	8.3	3.8	1.9	0.8	0.7	1.5	0.3	85.8
	0.4	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.1	0.0	0.1	0.0	0.8
ASSUMPTION/REJECTED -- TOTAL..	33350	24364	19751	74	19677	19751	0	4613	63	4359	4422	191	8986
	1.5	1.7	1.6	1.4	1.6	1.6	0.0	2.3	2.5	2.3	2.3	2.3	1.0
		-378	-364	-318	-364	-364	0	-440	-1529	-444	-459	0	
	100.0	73.0	59.2	0.2	59.0	59.2	0.0	13.8	0.1	13.1	13.2	0.5	26.9
	2.0	2.2	2.0	0.0	3.4	2.6	0.0	5.1	0.1	7.7	5.8	0.4	1.3
33.....	17145	12977	10707	13	10694	10707	0	2270	9	2157	2166	104	4168
	1.5	1.7	1.6	2.2	1.6	1.6	0.0	2.2	2.2	2.3	2.3	2.3	1.0
		-286	-269	-402	-269	-269	0	-364	-1496	-377	-382	0	
	100.0	75.6	62.4	0.0	62.3	62.4	0.0	13.2	0.0	12.5	12.6	0.6	24.3
	1.0	1.2	1.0	0.0	1.8	1.3	0.0	2.5	0.0	3.5	2.8	0.2	0.6

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TABLE 1600.01 COMMENTS RECEIVED BY LARGEST NUMBER OF APPLICANTS AND APPLICANT RESPONSES

COMMENTS	TOTAL # APPLICANTS RECEIVING COMMENTS	SUB-TOTAL	SUB-TOTAL	CORRECTING ONLY	CORRECTING AND VERIFYING	SUB-TOTAL CORRECTING	VERIFYING ONLY	SUB-TOTAL	CORRECTING ONLY	CORRECTING AND VERIFYING	SUB-TOTAL CORRECTING	VERIFYING ONLY	RE-ENTER SYSTE
		---ATTAINED CI ON CURRENT TRANSACTION--IT DID NOT ATTAIN CI ON CURRENT TRANS.--I											NOT
		I----------ACCEPTED SYSTEM----------I											DID
35	16205	11387	9044	61	8983	[illegible]	0	2343	56	2282	2256	87	4818
	1.5	1.7	1.6	1.2	1.9	[illegible]	0.0	2.3	2.3	2.3	2.3	2.4	1.0
		-483	-476	-300	-477	[illegible]	0	-513	-1336	-509	-531	0	
	100.0	70.2	55.8	0.3	55.4	[illegible]	0.0	14.4	0.3	13.9	13.9	0.5	29.7
	0.9	1.8	0.9	0.0	1.5	1.1	0.0	2.6	0.1	3.9	3.8	0.2	0.7
PROVIDE INFORMATION/REJECTED -- TOTAL	622895	468343	424248	277802	123577	337710	132654	44047	25251	10300	34606	20978	164529
	1.4	1.5	1.4	1.5	1.3	1.5	1.4	2.3	2.6	2.6	2.4	2.3	1.1
		102	112	89	169	105	150	7	-4	-10	0	16	
	100.0	73.1	68.1	44.6	19.8	54.1	21.2	7.0	4.0	2.6	5.5	3.3	26.4
	37.6	43.6	43.0	68.9	21.4	63.5	34.1	49.4	69.2	29.5	46.1	52.6	23.9
1	66549	49927	46143	46143	0	46143	0	3784	3784	0	3784	0	16672
	1.2	1.2	1.1	1.1	0.0	1.1	0.0	2.2	2.2	0.0	2.2	0.0	1.0
		88	80	80	0	80	0	85	85	0	85	0	
	100.0	74.9	69.2	69.2	0.0	69.2	0.0	5.6	5.6	0.0	5.6	0.0	25.0
	4.0	4.6	4.6	11.4	0.0	5.5	0.0	4.2	10.3	0.0	5.0	0.0	2.4
28	125731	88126	77030	5740	71153	75293	137	11046	382	1581	8272	2824	37607
	1.5	1.7	1.6	1.5	1.6	1.5	1.1	2.4	2.5	2.5	2.3	2.1	1.1
		214	240	580	213	240	-7	33	466	93	114	-217	
	100.0	70.0	61.2	4.5	56.3	59.1	0.1	8.8	0.9	6.1	6.5	2.2	29.9
	7.5	8.2	7.8	1.4	12.3	9.3	0.0	12.4	1.6	13.7	11.0	7.0	5.6
43	31864	21227	18606	1307	17067	15434	172	2621	199	491	2510	111	10637
	1.4	1.6	1.4	1.5	1.4	1.4	1.0	2.1	2.4	2.4	2.4	2.1	1.1
		38	58	176	49	57	-14	-105	163	-128	-105	-104	
	100.0	66.6	58.3	4.2	53.5	57.3	0.5	8.2	0.6	7.2	7.8	0.3	33.3
	1.9	1.9	1.8	0.3	2.9	2.2	0.0	2.9	0.5	4.1	3.3	0.2	1.5
44	13856	8902	7659	445	7137	7282	77	1243	57	1155	1213	30	4954
	1.4	1.5	1.4	1.4	1.4	1.4	1.7	2.3	2.3	2.3	2.3	2.0	1.0
		57	90	459	74	97	0	-181	-230	-175	-177	-343	
	100.0	64.2	55.2	3.2	51.5	52.5	0.5	9.0	0.4	8.3	8.7	0.2	35.7
	0.8	0.8	0.7	0.1	1.2	0.9	0.0	1.3	0.1	2.0	1.6	0.0	0.7
52	18766	16133	14003	12858	0	12858	1947	1328	1130	0	1130	198	2633
	1.5	1.6	1.5	1.5	0.0	1.5	1.3	2.1	2.4	0.0	2.4	2.1	1.0
		45	54	61	0	61	1	-50	-49	0	-49	-61	
	100.0	85.9	78.8	68.5	0.0	68.5	10.3	7.0	5.0	0.0	6.0	1.0	14.0
	1.1	1.5	1.5	3.1	0.0	1.9	0.5	1.4	3.0	0.0	1.5	0.4	0.3

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TABLE 1600.01 COMMENTS RECEIVED BY LARGEST NUMBER OF APPLICANTS AND APPLICANT RESPONSES

COMMENTS	TOTAL # APPLI-CANTS RECEIV-ING COMMENTS	SUB-TOTAL	SUB-TOTAL	CORR-ECTING ONLY	CORR-ECTING AND VERIFY-ING	SUB-TOTAL CORR-ECTING	VERIFY-ING ONLY	SUB-TOTAL	CORR-ECTING ONLY	CORR-ECTING AND VERIFY-ING	SUB-TOTAL CORR-ECTING	VERIFY-ING ONLY	RE-ENTER SYSTE
		I--ATTAINED EI ON CURRENT TRANSACTION--I						I--DID NOT ATTAIN EI ON CURRENT TRANS.--I					NOT
		I-------RE-ENTERED SYSTEM-------I						DID					
10	9576	7248	6748	6385	0	6385	355	558	463	0	463	93	2278
	1.3	1.4	1.4	1.4	0.0	1.3	1.2	2.3	2.3	0.0	2.3	2.3	1.1
		-170	-170	-118	0	-118	-48	-170	-199	0	-199	-29	
	100.0	76.7	70.3	65.5	0.0	56.7	3.7	5.8	4.8	0.0	4.8	0.9	23.7
	0.5	0.6	0.6	1.5	0.0	0.7	0.0	0.6	1.2	0.0	0.6	0.2	0.3
11	10138	7605	7002	6858	0	6858	144	603	546	0	546	57	2533
	1.3	1.4	1.4	1.4	0.0	1.3	1.1	2.3	2.4	0.0	2.4	2.2	1.0
		1	1	2	0	2	0	-44	-93	0	-93	0	
	100.0	75.0	69.0	67.6	0.0	57.0	1.4	5.9	5.3	0.0	5.3	0.5	24.9
	0.6	0.7	0.7	1.7	0.0	0.8	0.0	0.6	1.4	0.0	0.7	0.1	0.3
12	30671	22161	19835	6405	0	5765	12870	2326	935	0	935	1391	8510
	1.3	1.6	1.3	1.6	0.0	1.4	1.3	2.3	2.4	0.0	2.4	2.3	1.0
		64	72	-101	0	-101	178	-56	-134	0	-134	130	
	100.0	72.2	64.7	22.7	0.0	25.7	41.9	7.5	3.0	0.0	3.0	4.3	27.7
	1.8	2.0	2.0	1.7	0.0	0.8	3.3	2.6	2.5	0.0	1.2	3.4	1.2
13	88363	60906	54619	4645	0	4645	49793	6468	598	0	598	5870	21457
	1.3	1.4	1.3	1.4	0.0	1.4	1.3	2.3	2.3	0.0	2.3	2.3	1.0
		40	41	-16	0	-16	101	-4	-131	0	-131	8	
	100.0	68.9	61.8	5.2	0.0	5.2	56.3	7.3	0.6	0.0	0.6	6.6	31.0
	5.3	5.5	5.5	1.1	0.0	0.5	12.8	7.2	1.6	0.0	0.7	14.7	3.9
15	15060	11956	10725	10335	0	10335	390	1229	1072	0	1072	157	3686
	1.4	1.5	1.5	1.4	0.0	1.4	1.1	2.3	2.4	0.0	2.4	2.1	1.1
		120	128	130	0	130	74	55	59	0	59	27	
	100.0	79.4	68.3	68.6	0.0	56.8	2.4	7.8	6.8	0.0	6.8	1.0	23.5
	0.9	1.1	1.0	2.5	0.0	1.2	0.1	1.3	2.9	0.0	1.4	0.3	0.5
16	35545	25279	21823	11038	0	11038	4085	3456	2212	0	2212	1244	10116
	1.4	1.5	1.5	1.5	0.0	1.5	1.3	2.3	2.4	0.0	2.4	2.2	1.0
		103	114	60	0	60	218	3	-43	0	-43	99	
	100.0	71.0	61.3	39.8	0.0	30.8	22.7	9.4	6.2	0.0	6.2	3.2	28.9
	2.1	2.3	2.2	3.5	0.0	1.6	2.0	3.7	5.0	0.0	2.9	2.8	1.4
17	113150	79118	67138	15179	0	15179	51988	10960	1610	0	1610	9350	35032
	1.4	1.5	1.5	1.4	0.0	1.4	1.4	2.3	2.5	0.0	2.5	2.3	1.0
		202	227	133	0	133	255	48	58	0	58	46	
	100.0	69.9	59.3	13.4	0.0	13.4	45.9	9.6	1.4	0.0	1.4	8.2	30.9
	6.8	7.2	6.8	1.7	0.0	1.8	13.4	12.2	4.4	0.0	2.1	23.6	3.0
18	28634	19903	18260	0	18260	18260	0	4643	0	3287	3287	1356	4501
	1.4	1.4	1.4	0.0	1.4	1.4	0.0	2.3	0.0	2.3	2.3	2.4	1.0
		218	239	0	218	218	0	-6	0	-65	-65	130	
	100.0	56.5	50.2	0.0	50.2	50.2	0.0	16.3	0.0	11.5	11.5	4.7	33.4

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TABLE 1600.01 COMMENTS RECEIVED BY LARGEST NUMBER OF APPLICANTS AND APPLICANT RESPONSES

COMMENTS	TOTAL # APPLICANTS RECEIVING COMMENTS	SUB-TOTAL	SUB-TOTAL	CORRECTING ONLY	CORRECTING AND VERIFYING	SUB-TOTAL CORRECTING	VERIFYING ONLY	SUB-TOTAL	CORRECTING ONLY	CORRECTING AND VERIFYING	SUB-TOTAL CORRECTING	VERIFYING ONLY	NOT ENTERED SYSTEM
	1.7	1.7	1.4	0.0	2.4	1.7	0.0	5.2	0.0	3.9	4.3	3.4	1.3
79	25992	17176	12953	0	12953	12953	0	4423	0	2785	2788	1257	8816
	1.5	1.8	1.7	0.0	1.7	1.7	0.0	2.3	0.0	2.2	2.2	2.4	1.0
		234	324	0	324	324	0	-20	0	-35	-35	157	
	100.0	66.0	49.8	0.0	49.8	49.8	0.0	16.2	0.0	11.4	11.4	4.8	33.9
	1.5	1.5	1.3	0.0	2.2	1.5	0.0	4.7	0.0	3.2	3.9	3.1	1.2
80	24734	16110	12090	0	12090	12090	0	4020	0	2735	2735	1085	8624
	1.5	1.9	1.7	0.0	1.7	1.7	0.0	2.3	0.0	2.2	2.2	2.4	1.0
		232	320	0	320	320	0	-31	0	-108	-108	177	
	100.0	65.1	48.8	0.0	48.8	48.8	0.0	16.2	0.0	11.0	11.0	4.3	34.8
	1.4	1.5	1.2	0.0	2.1	1.4	0.0	4.5	0.0	3.2	3.9	2.7	1.2
81	58780	48644	43630	39615	0	39615	4015	5014	4329	0	4329	686	10136
	1.5	1.6	1.5	1.5	0.0	1.5	1.3	2.3	2.3	0.0	2.3	2.1	1.0
		51	65	73	0	73	-11	-75	-87	0	-87	43	
	100.0	82.7	74.2	67.3	0.0	67.3	6.8	8.5	7.4	0.0	7.4	0.8	17.2
	1.5	4.5	4.4	9.8	0.0	2.8	1.0	5.6	12.4	0.0	6.0	1.2	1.4
82	5675	4143	3765	2185	1066	3251	514	378	217	43	260	114	1532
	1.5	1.6	1.5	1.5	1.6	1.5	1.4	2.6	2.7	2.3	2.7	2.4	1.1
		64	65	52	64	55	122	47	73	20	63	9	
	100.0	73.0	66.3	38.1	19.1	57.2	9.0	6.6	3.8	0.8	4.6	1.9	27.0
	0.3	0.3	0.3	0.5	0.1	0.3	0.1	0.4	0.3	0.0	0.3	0.2	0.2
84	11758	7984	6984	3060	0	3060	924	1000	464	0	457	511	3774
	1.4	1.5	1.4	1.5	0.0	1.2	1.3	2.4	2.5	0.0	2.5	2.2	1.0
		189	205	186	0	186	220	78	-7	0	-7	154	
	100.0	67.9	59.3	26.0	0.0	26.0	33.3	8.5	3.9	0.0	3.9	4.3	32.0
	0.7	0.7	0.7	0.7	0.0	0.3	1.0	1.1	1.2	0.0	0.9	1.3	0.5
85	11480	8915	8022	6508	0	6508	1514	893	751	0	751	142	2565
	1.4	1.5	1.4	1.4	0.0	1.4	1.4	2.3	2.4	0.0	2.4	2.1	1.0
		-2	14	26	0	26	-37	-156	-179	0	-179	-10	
	100.0	77.6	69.8	56.6	0.0	56.6	13.1	7.7	6.5	0.0	6.5	1.2	22.3
	0.6	0.8	0.8	1.6	0.0	0.7	1.0	2.0	2.0	0.0	1.0	0.3	0.3
100	12402	11994	10803	6081	0	6081	4722	1191	781	0	781	410	3409
	1.6	1.7	1.6	1.6	0.0	1.5	1.6	2.6	2.6	0.0	2.7	2.4	1.1
		99	101	134	0	134	32	76	123	0	123	-12	
	100.0	77.9	70.1	39.4	0.0	39.4	30.6	7.7	5.0	0.0	5.0	2.6	22.1
	0.9	1.1	1.0	1.5	0.0	0.7	1.2	1.3	2.1	0.0	1.0	1.0	0.4

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TABLE 1500.01 COMMENTS RECEIVED BY LANGUAGE NUMBER OF APPLICANTS AND APPLICANT RESPONSES

COMMENTS	TOTAL # APPLI-CANTS RECEIVING COMMENTS	SUB-TOTAL	SUB-TOTAL	SUB-RECT-ING ONLY	CUM-RECT-ING AND VERIFY-ING	SUB-TOTAL CORRECT-ING	VERIFY-ING ONLY	SUB-TOTAL	CUM-RECT-ING ONLY	CORRECT-ING AND VERIFY-ING	SUB-TOTAL CORRECT-ING	VERIFY-ING ONLY	NOT ENTERED SYSTE
112	57525	57368	56488	56584	0	56584	316	2948	1798	0	1798	650	10177
	2.2	2.3	2.2	2.2	0.0	2.2	1.5	3.9	3.9	0.0	3.9	1.5	2.1
	100.0	99.7	98.3	98.4	0.0	98.4	0.5	5.1	3.1	0.0	3.1	1.1	15.0
	0.0	0.3	0.1	0.1	0.0	0.1	0.0	0.1	0.0	0.0	0.0	0.0	1.6
113	19853	19682	19875	19875	0	19875	807	429	429	0	429	181	4171
	1.1	1.2	1.1	1.1	0.0	1.1	1.9	0.7	0.7	0.0	0.7	0.5	1.9
	100.0	71.4	67.8	67.8	0.0	67.8	2.8	1.5	1.5	0.0	1.5	0.6	29.0
	0.0	0.9	1.0	1.0	0.0	1.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
114	23138	23152	20289	20289	0	20289	868	450	450	0	450	412	4301
	2.1	2.1	2.1	2.1	0.0	2.1	3.3	1.5	1.5	0.0	1.5	1.1	2.9
	100.0	82.5	70.5	70.5	0.0	70.5	3.0	1.6	1.6	0.0	1.6	1.4	14.9
	0.0	1.0	2.0	2.0	0.0	2.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
116	341	293	231	216	0	216	0	0	0	0	0	25	38
	2.3	1.9	1.7	1.7	0.0	1.7	0.0	0.0	0.0	0.0	0.0	2.1	2.3
	100.0	74.9	60.1	56.3	0.0	56.3	0.0	0.0	0.0	0.0	0.0	6.5	23.0
	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
117	570	555	434	385	0	385	29	32	32	0	32	0	184
	1.9	1.7	1.7	1.9	0.0	1.9	5.3	0.7	0.7	0.0	0.7	0.0	1.0
	100.0	91.7	70.1	71.0	0.0	71.0	5.3	5.9	5.9	0.0	5.9	0.0	32.3
	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
118	202	220	200	200	0	200	2	2	2	0	2	0	72
	2.1	2.5	2.1	2.1	0.0	2.1	0.4	0.0	0.0	0.0	0.0	0.0	1.1
	100.0	91.0	72.0	72.0	0.0	72.0	0.4	0.0	0.0	0.0	0.0	0.0	19.2
	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
119	299	292	230	230	0	230	10	32	32	0	32	10	94
	1.7	1.7	1.7	1.7	0.0	1.7	1.9	0.7	0.7	0.0	0.7	0.5	1.1
	100.0	91.3	67.0	67.0	0.0	67.0	2.9	9.3	9.3	0.0	9.3	2.9	18.5
	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
120	17741	17483	17333	16951	0	16951	1378	780	780	0	780	1220	9008
	1.3	1.3	1.3	1.3	0.0	1.3	1.4	0.6	0.6	0.0	0.6	0.9	1.0
	100.0	77.4	70.1	70.1	0.0	70.1	5.7	3.2	3.2	0.0	3.2	5.0	22.9

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TABLE 1608.01 COMMENTS RECEIVED BY LARGEST NUMBER OF APPLICANTS AND APPLICANT RESPONSES

COMMENTS	TOTAL # APPLI-CANTS RECEIV-ING COMMENTS	SUB-TOTAL	SUB-TOTAL	CORRECTING ONLY	CORRECTING AND VERIFYING	SUB-TOTAL	VERIFYING ONLY	SUB-TOTAL	CORRECTING ONLY	CORRECTING AND VERIFYING	SUB-TOTAL	VERIFYING ONLY	EXITED STATE
1(1).....	1.3	1.5	1.2	1.6	1.5	1.9	0.0	1.7	1.9	1.3	1.9	0.3	0.7
	3286	2602	2347	1276	1070	255	20	333	112	32	253	7	324
	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.4	1.1
	100.0	79.6	84.4	35.8	31.2	10.7	0.1	4.3	1.4	0.4	3.2	0.1	23.5
	0.2	0.2	0.2	0.3	0.2	0.2	0.0	0.3	0.3	0.2	0.3	0.1	0.1
1(2).....	3004	2434	2333	1135	1198	216	16	481	113	215	324	7	438
	1.7	2.0	1.9	1.8	1.9	1.4	2.2	2.6	2.3	2.2	2.3	2.0	1.1
	100.0	75.2	92.2	29.3	30.8	10.0	0.4	12.3	2.9	5.5	8.3	0.2	11.3
	0.2	0.2	0.2	0.2	0.2	0.2	0.0	0.3	0.2	0.2	0.2	0.1	0.1
1(3).....	1275	1010	888	486	348	334	22	232	72	112	184	2	239
	1.6	1.8	1.7	1.6	1.7	1.5	1.4	1.2	1.4	1.1	1.2	0.6	1.1
	100.0	79.2	0.0	38.1	27.3	26.2	1.7	18.2	5.6	8.8	14.4	0.2	18.7
	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1
1(4).....	418	340	332	332	0.0	8	0.0	17	4	0.0	4	0.0	57
	1.2	1.3	1.4	1.4	0.0	1.4	0.0	1.2	1.3	0.0	1.3	0.0	1.1
	100.0	81.3	79.4	79.4	0.0	1.9	0.0	4.1	1.0	0.0	1.0	0.0	13.6
	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
1(5).....	1021	1000	837	837	0.0	163	0.0	222	126	0.0	126	96	257
	1.4	1.3	1.4	1.4	0.0	1.3	0.0	1.3	1.3	0.0	1.3	1.3	1.0
	100.0	97.9	0.0	81.9	0.0	16.0	0.0	21.7	12.3	0.0	12.3	9.4	25.2
	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
1(6).....	13241	10445	9210	5134	0.0	1234	102	2304	2304	0.0	2304	2304	6082
	1.4	1.4	1.4	1.4	0.0	1.4	1.4	1.4	1.4	0.0	1.4	1.4	1.1
	100.0	78.9	0.0	55.8	0.0	13.4	1.1	25.0	25.0	0.0	25.0	25.0	66.1
	0.7	0.7	0.0	1.0	0.0	0.7	0.6	1.0	1.0	0.0	1.0	1.0	0.6
1(7).....	20138	15862	10092	1491	3432	1.1.1	1.1.1	1.1.1	1.1.1	1.1.1	1.1.1	1.1.1	1.1.1
	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5	1.5
	100.0	78.8	0.0	30.0	0.0	1.1.1	1.1.1	1.1.1	1.1.1	1.1.1	1.1.1	1.1.1	1.1.1
	1.3	1.3	1.3	1.3	0.0	1.1.1	0.1	1.1.1	1.1.1	0.5	1.1.1	1.1.1	1.1.1

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TABLE 1000.01 COMMENTS RECEIVED BY LARGEST NUMBER OF APPLICANTS AND APPLICANT RESPONSES

COMMENTS	TOTAL # APPLICANTS RECEIVING COMMENTS	SUB-TOTAL	SUB-TOTAL	LOW-RECTIFYING ONLY	CURRECTING AND VERIFYING	SUB-TOTAL CURRECTING	VERIFYING ONLY	SUB-TOTAL	CURRECTING ONLY	LOW-RECTIFYING AND VERIFYING	SUB-TOTAL CURRECTING	VERIFYING ONLY	ENTIRE SYSTEM
	0.0	0.0	0.0	2.1	0.0	1.0	0.0	0.7	1.2	0.0	0.5	0.2	0.6
50	60971	19921	10150	21	9768	9783	8361	1771	0	659	659	1112	41050
	0.6	1.3	1.2	1.5	1.3	1.3	1.1	2.3	0.0	2.4	2.4	2.2	0.2
		92	62	-122	73	71	35	-2		-16	-16	41	
	100.0	32.6	29.7	0.0	16.0	16.0	13.7	2.9	0.0	1.0	1.0	1.8	67.3
	3.6	1.8	1.8	0.0	1.6	1.1	2.1	1.9	0.0	1.1	0.8	2.7	3.9
50	7894	1542	1361	1367	0	1361	0	175	175	0	175	0	3252
	0.8	1.1	0.9	0.9	0.0	0.7	0.0	2.7	2.7	0.0	2.1	0.0	0.7
		22	22	22	0	22	0	-147	-147	0	-147	0	
	100.0	21.7	17.2	19.3	0.0	17.2	0.0	2.4	2.4	0.0	2.9	0.0	18.2
	0.4	0.1	0.1	0.3	0.0	0.1	0.0	0.1	0.4	0.0	0.2	0.0	0.8
90	9858	3142	2780	2706	0	2705	0	486	486	0	486	0	9450
	0.7	1.2	1.1	1.1	0.0	1.1	0.0	2.3	2.3	0.0	2.3	0.0	0.4
		85	96	96	0	96	0	24	24	0	24	0	
	100.0	33.0	28.4	28.8	0.0	28.5	0.0	4.2	4.2	0.0	4.2	0.0	96.1
	0.5	0.2	0.2	0.6	0.0	0.3	0.0	0.4	1.1	0.0	0.5	0.0	0.9
REVIEW, CHECK/REJECTED	954321	759515	701324	108901	634532	531078	253337	38191	10926	11313	43059	14213	208313
	1.4	1.5	1.4	1.6	1.5	1.4	1.1	2.4	2.2	2.5	2.4	2.3	1.1
		215	226	272	213	362	141	83	43	135	109	73	
	100.0	79.5	73.4	11.4	67.0	55.7	26.5	4.0	1.1	1.2	4.7	2.0	21.8
	57.6	70.7	71.2	27.0	79.0	64.4	55.7	65.2	29.9	67.5	68.8	48.3	30.2
10	105122	83398	76486	408	72173	72513	3713	6704	63	5801	5920	378	22433
	1.4	1.5	1.4	1.9	1.4	1.4	1.4	2.5	2.3	2.5	2.5	2.2	1.1
		810	857	528	983	981	8	384	255	441	666	18	
	100.0	79.4	72.9	0.3	67.8	65.7	3.6	6.9	0.0	5.5	5.5	0.9	21.3
	6.4	7.7	7.7	0.0	12.5	8.9	1.0	7.7	0.1	10.6	7.9	2.4	3.3
12	20191	13886	12753	28	11862	11870	1263	1653	0	1623	1623	288	9383
	1.5	1.7	1.6	2.3	1.6	1.5	1.4	2.4	0.0	2.5	2.5	2.3	1.1
		221	238	-197	681	329	8	179	0	438	438	8	
	100.0	68.7	63.1	0.1	58.7	58.7	6.2	8.1	0.0	8.0	8.0	1.4	31.8
	1.2	1.2	1.2	0.0	1.4	1.3	0.3	1.6	0.0	2.2	1.5	0.5	0.9
13	19031	9963	8293	101	7302	7403	732	1668	94	1531	1625	173	4888
	1.5	1.7	1.7	1.7	1.7	1.7	1.3	2.4	2.6	2.2	2.3	2.0	1.1
		647	712	586	598	705	-1	301	15	151	337	11	
	100.0	67.8	53.8	1.2	49.7	50.4	4.9	11.2	0.6	8.8	10.8	1.1	32.9
	0.8	0.9	0.8	0.0	1.2	0.7	0.1	1.8	0.1	2.5	1.9	0.4	0.7

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TABLE 1600.01 COMMENTS RECEIVED BY LARGEST NUMBER OF APPLICANTS AND APPLICANT RESPONSES

COMMENTS	TOTAL # APPLICANTS RECEIVING COMMENTS	SUB-TOTAL	SUB-TOTAL	CORRECTING ONLY	CORRECTING AND VERIFYING	SUB-TOTAL CORRECTING	VERIFYING ONLY	SUB-TOTAL	CORRECTING ONLY	CORRECTING AND VERIFYING	SUB-TOTAL CORRECTING	VERIFYING ONLY	RE-ENTER SYSTEM
	RE-ENTERED SYSTEM							DID NOT ATTAIN EI ON CURRENT TRANSACTION					
27	125344	108098	102432	8878	56688	65566	36866	5666	750	3319	4069	1597	17301
	1.5	1.5	1.2	1.6	1.3	1.3	1.3	2.5	2.6	2.5	2.5	2.3	1.1
		111	113	106	150	256	71	254	96	158	254	142	
	100.0	86.2	81.6	7.0	45.2	52.2	29.3	4.5	6.0	2.6	3.2	1.2	13.7
	7.5	10.0	10.4	2.2	9.8	9.6	9.5	6.3	2.8	5.9	5.4	4.8	2.5
30	151704	123138	113510	7170	38136	45306	67804	9820	762	3060	3822	5998	28574
	1.4	1.5	1.4	1.7	1.2	1.5	1.3	2.4	2.5	2.5	2.5	2.3	1.0
		449	521	187	602	503	466	242	368	234	259	232	
	100.0	81.1	74.8	6.8	25.1	29.9	44.6	8.5	2.0	2.5	3.9	10.9	
	9.1	11.4	11.5	1.8	6.6	5.5	17.5	11.0	2.0	5.6	5.0	15.0	4.1
41	34317	25796	23891	2376	15793	19169	5722	1905	275	1079	1354	551	8521
	1.3	1.4	1.3	1.3	1.3	1.3	1.2	2.6	2.1	2.5	2.4	2.3	1.1
		205	217	102	272	289	-4	27	-257	109	34	10	
	100.0	75.1	69.5	5.9	46.0	55.9	16.6	5.5	0.8	3.1	3.9	1.6	24.8
	2.0	2.2	2.3	0.5	2.7	2.2	1.4	2.1	0.7	1.9	1.8	1.3	1.2
42	49263	38256	36006	4416	22130	31546	4460	2250	561	907	1458	782	11007
	1.3	1.4	1.3	1.4	1.3	1.3	1.3	2.3	2.5	2.3	2.4	2.2	1.1
		203	207	299	210	237	-1	135	256	180	209	-2	
	100.0	77.6	73.0	13.1	44.9	64.0	9.0	4.5	1.1	1.8	2.9	1.5	22.3
	2.9	3.5	3.6	2.3	3.8	3.9	1.1	2.5	1.5	1.5	1.9	1.9	1.5
47	253195	202779	183974	42394	103370	145764	38210	10805	5119	10481	15600	3205	50416
	1.4	1.7	1.6	1.7	1.7	1.7	1.5	2.6	2.6	2.6	2.6	2.3	1.2
		136	152	554			-10	-14	-38	-2	-14	-14	
	100.0	80.0	72.6	16.7	40.8	57.5	15.0	4.3	2.0	4.1	6.1	1.2	19.9
	15.2	18.8	18.6	10.5	17.9	11.7	9.8	21.0	14.0	18.6	20.7	8.0	7.3
49	0	0	0	0	0	0	0	0	0	0	0	0	0
	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
		0	0	0	0	0	0	0	0	0	0	0	
	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
56	37883	23349	26082	70	21062	21132	5670	2547	16	1773	1789	758	9454
	1.5	1.5	1.5	1.9	1.5	1.5	1.4	2.4	2.0	2.4	2.4	2.2	1.1
		153	154	113	197	187	-4	145	272	204	205	3	
	100.0	71.6	70.9	0.1	55.7	55.8	14.9	6.7	0.0	3.5	4.7	2.0	22.3
	2.2	2.7	2.7	0.4	3.6	2.5	1.4	2.9	0.0	3.1	2.3	1.9	1.2
98	122943	94459	88774	183	38613	15716	52063	5679	9	2581	2690	2989	28485
	1.3	1.4	1.3	1.3	1.4	1.4	1.3	2.3	2.1	2.4	2.4	2.3	1.0
		111	111	168	276	97	-2	77	0	163	162	0	
	100.0	76.8	72.2	0.0	29.7	24.9	42.3	4.6	0.0	2.1	2.1	2.4	23.1

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TABLE 1000.01 COMMENTS RECEIVED BY LARGEST NUMBER OF APPLICANTS AND APPLICANT RESPONSES

COMMENTS	TOTAL # APPLICANTS RECEIVING COMMENTS	SUB-TOTAL	SUB-TOTAL	CORRECTING ONLY	CORRECTING AND VERIFYING	SUB-TOTAL CORRECTING	VERIFYING ONLY	SUB-TOTAL	CORRECTING ONLY	CORRECTING AND VERIFYING	SUB-TOTAL CORRECTING	VERIFYING ONLY	NEITHER STATE
	7.4	8.1	9.0	0.0	6.3	4.4	13.4	6.3	0.0	4.7	3.3	1.4	4.1
174	59711	41825	39406	10630	22413	33013	6343	2419	743	1013	1810	609	9666
	1.3	1.4	1.3	1.4	1.3	1.3	1.2	2.4	2.3	2.3	2.2	2.2	1.0
		114	121	161	132	122	14	4	-101	29	-28	105	
	100.0	82.4	77.7	21.0	44.1	65.1	14.3	4.7	1.5	2.0	1.3	1.2	17.5
	3.0	3.8	4.0	2.6	3.5	4.0	1.6	2.7	2.1	1.5	2.4	1.5	1.2
169	19609	11387	10259	2705	5647	8414	2125	828	224	344	568	233	3222
	1.4	1.5	1.4	1.4	1.6	1.4	1.2	2.4	2.3	2.2	2.4	2.3	1.1
		106	110	172	124	108	-5	49	140	35	97	-12	
	100.0	77.9	72.2	19.0	38.6	57.7	14.5	5.6	1.5	2.3	3.9	1.7	
	0.8	1.0	1.0	0.6	0.9	1.0	0.5	0.9	0.6	0.5	0.7	0.6	22.0 0.4
181	23763	20025	18844	2006	4443	6333	1708	1181	134	335	469	691	3738
	1.4	1.5	1.4	1.7	1.5	1.5	1.3	2.4	2.3	2.5	2.3	2.4	1.1
		43	49	132	47	34	30	-55	2	-101	-153	-7	
	100.0	83.5	78.6	8.7	18.5	27.2	5.3	4.7	0.5	1.6	2.0	2.8	16.5
	1.4	1.8	1.9	0.5	0.7	0.7	1.1	1.3	0.4	0.5	0.5	1.7	0.5
182	6211	5378	5021	223	1859	2082	244	355	48	143	183	196	833
	1.4	1.5	1.4	1.8	1.3	1.5	1.3	2.5	4.0	2.3	2.1	2.3	1.0
		55	62	85	123	114	22	-33	-164	-132	-140	17	
	100.0	86.5	80.8	3.5	29.9	33.5	4.1	5.7	0.8	2.3	2.9	3.2	
	0.3	0.3	0.3	0.0	0.3	0.2	0.1	0.3	0.1	0.2	0.2	0.4	0.1
201	7047	6247	5505	337	3858	4515	810	742	151	353	704	88	1342
	1.8	1.9	1.8	1.7	1.7	1.8	1.7	2.1	2.1	2.4	2.4	2.0	1.1
		149	163	203	188	141	1	53	116	44	54	0	
	100.0	82.1	72.9	10.9	150.9	61.9	10.5	10.3	1.9	7.3	14.2	1.1	17.5
	0.4	0.5	0.5	0.2	0.6	0.5	0.2	0.8	0.4	0.3	0.4	0.2	0.1
99	19441	14753	13711	89	7316	7405	1080	1042	*	288	534	455	2238
	1.3	1.4	1.3	1.5	1.3	1.3	1.2	2.1	2.8	2.3	2.1	2.3	1.0
		124	120	1274	211	211	-2	175	1600	261	111	0	
	100.0	73.7	68.3	0.4	36.3	37.0	5.3	5.2	0.0	2.3	2.7	2.2	26.2
	1.2	1.3	1.3	0.0	1.2	1.2	1.6	1.1	0.0	1.0	0.7	1.1	0.7
191	1001	496	347	0	208	208	67	149	0	27	27	120	505
	1.7	1.9	1.5	0.0	1.6	1.5	1.3	2.8	0.0	1.4	1.4	2.5	1.5
		561	883	0	997	977	-7	0	0	51	51	-13	
	100.0	49.7	34.7	0.0	20.3	20.3	6.3	14.0	0.0	2.7	2.7	11.3	51.2
	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.0	0.3	0.0

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TABLE 1600.01 CUTTERS RECEIVED BY LARGEST NUMBER OF APPLICANTS AND APPLICANT RESPONSES

COMMENTS	TOTAL # APPLICANTS RECEIVING COMMENTS	SUB-TOTAL	SUB-TOTAL	CORRECTING ONLY	CORRECTING AND VERIFYING	SUB-TOTAL CORRECTING	VERIFYING ONLY	SUB-TOTAL	CORRECTING ONLY	CORRECTING AND VERIFYING	SUB-TOTAL CURRECTING	VERIFYING ONLY	RE-ENTERED SYSTE
128	29373	20345	18821	90	17230	17310	1314	1722	0	1409	1409	313	4021
	1.6	1.7	1.6	2.0	4.9	1.5	1.5	2.5	0.0	2.5	2.5	2.2	1.2
		395	412	12	446	446	1	204	0	244	244	28	
	100.0	83.5	78.1	0.3	70.5	71.0	5.3	7.0	0.0	5.7	5.7	1.2	16.5
	1.4	1.8	1.8	0.0	2.9	2.1	0.3	1.9	0.0	2.5	1.8	0.7	0.5
203	74521	64765	58969	5855	44853	50710	8231	5815	726	4492	5218	599	14777
	1.5	1.6	1.5	1.5	1.3	1.5	1.7	2.4	2.4	2.4	2.2	2.2	1.1
		89	87	106	116	114	-5	-55	-38	-84	-60	-7	
	100.0	81.5	74.1	7.3	56.3	53.7	10.3	7.1	0.9	5.6	6.5	0.7	18.5
	4.9	5.0	5.4	1.4	7.7	5.1	2.1	6.5	1.9	8.0	6.9	1.5	2.1
204	210	117	92	1	83	84	8	25	9	17	25	0	43
	1.8	1.8	1.7	2.0	1.2	1.2	2.5	2.7	4.0	2.1	2.7	0.0	2.1
		635	581	0	976	762	0	16	52	0	16	0	
	100.0	55.7	43.8	0.4	39.5	40.0	3.8	11.4	3.8	8.0	11.9	0.0	44.2
	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
212	43742	35645	32339	14496	0	14496	17842	3107	1402	0	1402	1705	8097
	1.4	1.5	1.5	1.5	0.0	1.5	1.4	2.6	2.5	0.0	2.5	2.4	1.0
		455	480	449	0	447	505	196	242	0	242	159	
	100.0	90.9	73.9	33.1	0.0	33.1	40.7	7.0	3.2	0.0	3.2	3.9	17.0
	2.6	3.1	3.2	1.5	0.0	1.7	4.6	3.4	3.8	0.0	1.8	4.2	1.2
234	24140	24073	23491	1368	17172	18520	4971	1482	58	1036	1094	388	4167
	1.5	1.5	1.5	1.8	1.2	1.5	1.4	2.6	3.5	2.6	2.7	2.3	1.1
		70	70	146	85	89	0	61	9	79	76	13	
	100.0	99.7	80.6	4.6	58.3	62.5	17.0	5.0	0.1	3.5	3.7	1.3	14.2
	1.7	2.3	2.4	0.3	2.9	2.2	1.2	1.6	0.1	1.5	1.4	0.9	0.5
238	19065	14682	13674	29	10855	10884	2615	1183	0	856	856	327	4383
	1.4	1.2	1.2	1.3	1.4	1.4	1.3	2.4	0.0	2.3	2.3	2.1	1.1
		56	55	33	70	70	-4	45	0	57	57	13	
	100.0	77.0	70.9	0.1	56.9	57.0	13.7	6.2	0.0	4.4	4.4	1.7	22.9
	1.1	1.1	1.1	0.0	1.8	1.3	0.6	1.3	0.0	1.5	1.1	0.9	0.6
250	6232	4727	4339	4339	0	4339	0	388	388	0	388	0	1505
	1.3	1.6	1.3	1.3	0.0	1.3	0.0	2.5	2.5	0.0	2.5	0.0	1.0
		19	52	29	0	29	0	-96	-96	0	-96	0	
	100.0	75.8	69.6	69.6	0.0	59.6	0.0	6.2	6.2	0.0	6.2	0.0	24.1
	0.3	0.4	0.4	1.0	0.0	0.3	0.0	0.4	1.0	0.0	0.5	0.0	0.2
256	3484	1852	2482	557	0	557	2402	143	60	0	60	133	312
	2.2	2.3	2.2	2.7	0.0	2.7	2.1	3.4	3.3	0.0	3.3	3.3	1.8
		44	58	211	0	211	13	-47	-177	0	-177	11	
	100.0	78.7	85.1	19.0	0.0	16.0	69.3	5.5	1.7	0.0	1.7	3.8	9.0

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[illegible] APPLICANTS BY CONNECTICUT PATTERN AND INCOME LEVEL (AGE + AGED)

IDEAL INCOME LEVEL (AGE + AGED)	[illegible]	[illegible]	[illegible]	SOLICIT-ED CUMREC-TIONS	UN-SOLICIT-ED CUMREC-TIONS	MEAN CUMREC-TIONS	
LESS THAN [illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	%
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	AA
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	CA
[illegible] - [illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	%
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	AA
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	CA
[illegible] - [illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	%
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	AA
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	CA
[illegible] - [illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	%
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	AA
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	CA
SUBTOTAL [illegible] - [illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	%
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	AA
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	CA
[illegible] - [illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	%
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	AA
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	CA
[illegible] - [illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	%
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	AA
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	CA
[illegible] - [illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	%
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	AA
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	CA
[illegible] - [illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	%
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	AA
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	CA
SUBTOTAL [illegible] - [illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	%
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	AA
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	CA

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TABLE I/00.01-A DISTRIBUTION OF ALL [illegible] APPLICANTS BY CORRECTION PATTERN AND INCOME LEVEL (AGI + NII)

TOTAL INCOME LEVEL (AGI + NII)	GRAND TOTALS	NO CORRECTIONS/ NO COMMENTS	NO CORRECTIONS/ COMMENTS	SOLICITED CORRECTIONS	UNSOLICITED CORRECTIONS	MEAN CORRECTIONS	
$15,000 - $17,499	230,704	132,014	34,708	41,224	8,747	14,072	N
	100.0	57.2	15.0	17.8	3.7	6.0	M%
	8.9	6.6	9.9	6.8	5.7	6.2	C%
$17,500 - $19,999	201,787	125,687	26,648	31,032	6,630	11,698	N
	100.0	62.3	13.2	15.3	3.3	5.7	M%
	7.8	8.1	7.8	5.1	4.4	5.2	C%
SUBTOTAL ($15,000 - $19,999)..	432,491	257,701	61,356	72,256	15,377	25,770	N
	100.0	59.5	14.1	16.7	3.5	5.9	M%
	16.7	13.0	6.9	12.0	10.2	11.5	C%
$20,000 - $21,999..	137,731	90,088	10,193	17,613	4,424	7,613	N
	100.0	65.4	11.7	14.2	3.2	5.5	M%
	5.5	4.5	1.8	3.2	2.9	3.4	C%
$22,000 - $24,999..	161,823	108,112	19,254	22,553	4,150	7,774	N
	100.0	66.7	11.9	13.9	2.5	4.8	M%
	6.2	5.4	2.1	3.7	2.7	3.4	C%
SUBTOTAL ($20,000 - $24,999)..	299,554	198,200	33,492	42,166	8,574	15,387	N
	100.0	66.1	11.8	14.0	2.8	5.1	M%
	11.8	10.0	4.0	7.0	5.6	6.8	C%
$25,000 AND ABOVE..	337,535	209,443	38,458	38,788	7,323	13,582	N
	100.0	66.0	12.3	12.6	2.3	4.4	M%
	13.0	10.6	4.3	6.4	4.8	6.0	C%
INCOME MISSING..	73,414	26,931	37,991	2,818	4,042	3,570	N
	100.0	28.2	50.7	2.9	4.2	3.7	M%
	2.9	1.4	6.6	0.5	2.7	1.6	C%
MEAN INCOME..	100.00	1,197	1,342	2,933	2,000	2,919	X INC
TOTAL..	2,602,000	1,975,694	570,627	549,322	130,869	221,545	N
	100.0	51.0	22.9	15.6	3.9	5.8	M%
	100.0	100.0	100.0	100.0	100.0	100.0	C%

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TABLE IFAD-01-3 DISTRIBUTION OF ALL REGULAR APPLICANTS BY CORRECTION PATTERN AND INCOME LEVEL (A.I.)

TOTAL INCOME LEVEL (AGI)	TOTALS	NO CORRECTIONS/ NO COMMENTS	NI CORRECTIONS/ COMMENTS	SOLICITED CORRECTIONS	UNSOLICITED CORRECTIONS	MIXED CORRECTIONS	
LESS THAN ZERO.....	12,373	236	5,215	5,018	271	930	N
	100.0	1.9	42.1	40.5	2.2	7.5	R&
	0.3	0.0	0.3	0.3	0.1	0.4	C&
0 - 9 999.....	849,142	415,652	249,634	37,151	44,248	46,457	N
	100.0	48.7	32.8	10.0	5.2	5.1	R&
	23.5	21.0	13.3	10.2	29.1	20.7	C&
10,000 - 14,999.....	197,102	78,874	13,443	25,198	7,022	11,991	N
	100.0	50.1	21.2	16.6	4.4	7.6	R&
	5.1	3.9	3.6	4.3	4.6	5.3	C&
15,000 - 19,999.....	320,027	157,406	21,594	57,531	11,328	20,968	N
	100.0	49.0	22.2	17.9	4.1	6.3	R&
	8.3	7.9	8.1	9.3	8.8	9.3	C&
20,000 - 24,999.....	1,370,111	851,912	199,693	180,497	54,058	79,946	N
	100.0	62.3	29.0	13.1	4.0	5.7	R&
	35.2	42.9	45.4	30.1	42.8	35.3	C&
25,000 - 29,999.....	435,155	217,517	103,153	87,070	14,555	29,359	N
	100.0	47.4	22.6	19.5	4.0	6.5	R&
	11.2	11.0	11.8	14.8	12.1	13.2	C&
30,000 - 34,999.....	322,208	186,514	33,201	81,658	13,118	26,691	N
	100.0	47.4	21.1	20.7	3.8	6.7	R&
	10.2	9.4	9.4	13.6	13.0	11.9	C&
35,000 - 39,999.....	821,112	484,936	186,950	170,088	33,423	56,201	N
	100.0	47.4	21.9	20.8	3.9	6.6	R&
	22.2	24.4	21.2	28.4	22.1	23.1	C&
40,000 - 49,999.....	207,437	133,943	21,130	22,111	10,055	18,108	N
	100.0	64.7	10.2	20.3	3.7	6.1	R&
	1.8	6.7	5.0	3.2	1.8	3.1	C&
50,000 - 74,999.....	238,218	123,101	38,450	42,408	8,256	15,943	N
	100.0	54.1	16.0	18.2	3.8	6.7	R&
	6.4	6.3	4.3	7.1	5.9	6.9	C&
75,000 - 99,999.....	240,111	137,844	17,610	28,247	3,231	13,153	N
	100.0	57.1	17.4	13.6	3.4	6.1	R&
	13.0	13.1	10.1	10.4	13.0	10.1	C&

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TABLE [illegible] SUMMARY OF ALL REGULAR APPLICANTS BY CONNECTION PATTERN AND INCOME LEVEL (A&H)

TOTAL INCOME CLASS (000)	ALL TOTALS	NO CONNECTIONS	NJ CONNECTIONS	SOLICITED CONNECTIONS	UNSOLICITED CONNECTIONS	MIXED CONNECTIONS	
$15,000 - $[illegible]	[illegible]	[illegible]	10,177	38,104	8,063	12,443	N
	[illegible]	[illegible]	19.4	17.9	3.7	5.8	RS
	[illegible]	[illegible]	6.9	6.3	5.3	5.5	CS
$17,500 - $[illegible]	[illegible]	[illegible]	7,153	28,337	9,439	10,974	N
	[illegible]	[illegible]	13.6	15.1	6.1	5.8	RS
	[illegible]	[illegible]	4.7	4.7	3.9	4.9	CS
JUDICIAL ($15,000 - $[illegible]	[illegible]	[illegible]	33,154	66,440	14,082	23,415	N
	[illegible]	[illegible]	13.3	16.0	3.4	5.8	RS
	[illegible]	[illegible]	6.1	11.0	9.2	10.4	CS
$20,000 - $[illegible]	[illegible]	[illegible]	14,931	14,081	3,955	7,851	N
	[illegible]	[illegible]	11.1	14.3	3.8	5.4	RS
	[illegible]	[illegible]	1.6	3.1	2.6	3.1	CS
$22,500 - $[illegible]	[illegible]	[illegible]	17,550	21,105	3,766	6,680	N
	[illegible]	[illegible]	11.1	13.8	2.4	4.3	RS
	[illegible]	[illegible]	1.9	3.3	2.4	2.9	CS
JUDICIAL ($20,000 - $[illegible]	[illegible]	[illegible]	41,991	39,986	8,721	13,731	N
	[illegible]	[illegible]	11.2	14.1	2.7	4.8	RS
	[illegible]	[illegible]	1.5	6.6	5.1	6.1	CS
$25,000 AND ABOVE	[illegible]	[illegible]	33,251	33,043	6,314	11,723	N
	100.0	70.2	11.5	11.7	2.2	4.1	RS
	7.1	10.1	4.7	5.6	4.1	5.2	CS
INCOME NOT STATED	[illegible]	[illegible]	[illegible]	4,122	4,837	4,210	N
	100.0	4.0	9.1	3.4	4.0	3.5	RS
	0.1	1.9	0.8	0.6	3.2	1.8	CS
MEAN INCOME	1,000	1,200	1,353	2,937	2,011	2,921	# INC
TOTAL	[illegible]	[illegible]	[illegible]	599,322	158,859	223,545	N
	100.0	41.0	27.5	15.5	3.9	5.8	RS
	100.0	100.0	100.0	100.0	100.0	100.0	CS

6/12/73

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TABLE [illegible] -- [illegible] OF ALL HOUSEHOLDS BY CONNECTION PATTERN AND INCOME LEVEL [illegible]

TOTAL INCOME LEVEL [illegible]	[illegible]	[illegible]	[illegible]	MULTI-LOW LOW-ALL-TIME	NO-MULTI-LOW LOW-ALL-TIME	MIXED COMBIN-ATIONS	
$15,000 - $[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	386	421	N
	[illegible]	[illegible]	[illegible]	[illegible]	7.8	10.6	RS
	[illegible]	[illegible]	[illegible]	0.1	0.2	0.1	CS
$[illegible] - $[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	190	206	N
	[illegible]	[illegible]	[illegible]	[illegible]	6.9	9.8	RS
	[illegible]	[illegible]	[illegible]	0.0	0.0	0.0	CS
>$[illegible] - $[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	462	633	N
	[illegible]	[illegible]	[illegible]	[illegible]	7.5	10.3	RS
	[illegible]	[illegible]	[illegible]	0.2	0.3	0.2	CS
$[illegible] - $[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	130	256	N
	[illegible]	[illegible]	[illegible]	[illegible]	3.7	15.9	RS
	[illegible]	[illegible]	[illegible]	0.0	0.0	0.1	CS
$[illegible] - $[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	97	216	N
	[illegible]	[illegible]	[illegible]	[illegible]	3.3	13.9	RS
	[illegible]	[illegible]	[illegible]	0.0	0.0	0.0	CS
>$[illegible] - $[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	233	572	N
	[illegible]	[illegible]	[illegible]	[illegible]	5.6	13.4	RS
	[illegible]	[illegible]	[illegible]	0.1	0.1	0.2	CS
$[illegible] AND ABOVE	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	316	N
	[illegible]	[illegible]	[illegible]	[illegible]	5.4	6.9	RS
	[illegible]	[illegible]	[illegible]	0.1	0.1	0.1	CS
INCOME DISTRIBUTION	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	N
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	RS
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	CS
MEAN INCOME	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	$ INC
TOTAL	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	N
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	RS
	[illegible]	[illegible]	[illegible]	100.0	100.0	100.0	CS

[illegible]

-40-

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TABLE 1400.07 APPLICANT INCOME LEVEL BY REJECTION CODE AND DEPENDENCY STATUS

REJECTION CODES		$0 TO $4,999	$5,000 TO $6,999	$7,000 TO $9,999	SUBTOTAL	$10,000 TO $12,499	$12,500 TO $14,999	SUBTOTAL	
SUBTOTAL	0	46047	13509	29138	88694	37496	24910	62406	N
	3.00	21.81	7.22	14.61	44.45	18.80	12.49	31.30	RA
	0.00	12.69	23.55	20.73	15.75	18.41	14.25	16.49	CA
E									
DEPENDENT	0	13014	1731	3472	24217	5403	6467	11770	N
	0.00	24.57	2.19	4.30	30.03	6.57	8.01	14.59	RA
	0.00	3.23	2.93	2.42	4.25	2.60	3.70	3.11	CA
INDEPENDENT	0	28030	2796	3737	27222	2570	1143	3713	N
	0.00	64.88	6.38	11.51	83.40	7.42	3.52	11.44	RA
	0.00	6.70	3.53	2.60	4.79	1.26	0.65	0.98	CA
SUBTOTAL	0	41714	4514	7209	51441	7973	7610	15481	N
	0.00	35.11	3.77	6.37	45.49	6.96	6.72	13.69	RA
	0.00	10.76	7.18	5.03	9.05	3.86	4.15	4.09	CA
F									
DEPENDENT	0	22319	2324	6727	31370	5194	2231	7425	N
	0.00	53.80	5.60	16.21	75.63	12.52	5.37	17.90	RA
	0.00	6.15	3.79	4.69	5.52	2.55	1.27	1.96	CA
INDEPENDENT	0	88226	5481	8589	102296	4159	1351	5540	N
	0.00	81.07	5.03	7.89	94.00	3.84	1.24	5.09	RA
	0.00	24.31	8.96	5.99	18.03	2.05	0.77	1.46	CA
SUBTOTAL	0	110545	7805	15316	133666	9383	3582	12965	N
	0.00	73.54	5.19	10.19	88.93	6.24	2.38	8.62	RA
	0.00	30.46	12.76	10.69	23.55	4.60	2.05	3.42	CA
G									
DEPENDENT	0	7[illegible]	613	2465	3805	15198	27151	42349	N
	0.00	[illegible]	0.66	1.78	2.75	10.99	19.63	30.61	RA
	0.00	[illegible]	1.00	1.72	0.67	7.46	15.54	11.19	CA
INDEPENDENT	0	[illegible]	1172	8796	10964	19315	13097	32412	N
	0.00	[illegible]	1.26	6.13	7.64	13.46	9.13	22.59	RA
	0.00	[illegible]	1.91	6.13	1.91	9.48	7.49	8.56	CA
SUBTOTAL	0	[illegible]	1785	11261	14570	34513	40248	74761	N
	0.00	[illegible]	1.24	7.85	10.16	24.06	28.05	52.11	RA
	0.00	[illegible]	2.91	7.86	2.58	16.95	23.04	19.76	CA
H									
DEPENDENT	0	1805	653	1326	2535	3645	3517	7162	N
	0.00	4.61	1.68	5.81	11.83	15.99	15.43	31.43	RA
	0.00	0.27	0.84	0.92	0.47	1.79	2.01	1.89	CA

SUBTOTAL	0	46047	13509	29138	88694	37496	24910	62406	14592	9352	24444	N
	3.00	21.81	7.22	14.61	44.45	18.80	12.49	31.30	7.26	4.39	12.25	RA
	0.00	12.69	23.55	20.73	15.75	18.41	14.25	16.49	11.58	9.92	10.89	CA
E												
DEPENDENT	0	13014	1731	3472	24217	5403	6467	11770	6319	5789	12308	N
	0.00	24.57	2.19	4.30	30.03	6.57	8.01	14.59	8.08	7.17	13.26	RA
	0.00	3.23	2.93	2.42	4.25	2.60	3.70	3.11	5.25	5.77	5.48	CA
INDEPENDENT	0	28030	2796	3737	27222	2570	1143	3713	363	373	736	N
	0.00	64.88	6.38	11.51	83.40	7.42	3.52	11.44	1.11	1.14	2.26	RA
	0.00	6.70	3.53	2.60	4.79	1.26	0.65	0.98	0.29	0.37	0.32	CA
SUBTOTAL	0	41714	4514	7209	51441	7973	7610	15481	6982	6162	13044	N
	0.00	35.11	3.77	6.37	45.49	6.96	6.72	13.69	5.08	5.44	11.53	RA
	0.00	10.76	7.18	5.03	9.05	3.86	4.15	4.09	5.55	6.14	5.81	CA
F												
DEPENDENT	0	22319	2324	6727	31370	5194	2231	7425	1046	549	1595	N
	0.00	53.80	5.60	16.21	75.63	12.52	5.37	17.90	2.52	1.32	3.84	RA
	0.00	6.15	3.79	4.69	5.52	2.55	1.27	1.96	0.84	0.56	0.71	CA
INDEPENDENT	0	88226	5481	8589	102296	4159	1351	5540	366	274	640	N
	0.00	81.07	5.03	7.89	94.00	3.84	1.24	5.09	0.33	0.25	0.59	RA
	0.00	24.31	8.96	5.99	18.03	2.05	0.77	1.46	0.29	0.27	0.28	CA
SUBTOTAL	0	110545	7805	15316	133666	9383	3582	12965	1412	823	2235	N
	0.00	73.54	5.19	10.19	88.93	6.24	2.38	8.62	0.62	0.53	1.48	RA
	0.00	30.46	12.76	10.69	23.55	4.60	2.05	3.42	1.13	0.92	0.99	CA
G												
DEPENDENT	0	7[illegible]	613	2465	3805	15198	27151	42349	25270	20043	45313	N
	0.00	[illegible]	0.66	1.78	2.75	10.99	19.63	30.61	18.27	14.49	32.77	RA
	0.00	[illegible]	1.00	1.72	0.67	7.46	15.54	11.19	20.38	19.98	20.20	CA
INDEPENDENT	0	[illegible]	1172	8796	10964	19315	13097	32412	5076	2462	7538	N
	0.00	[illegible]	1.26	6.13	7.64	13.46	9.13	22.59	3.54	1.72	5.26	RA
	0.00	[illegible]	1.91	6.13	1.91	9.48	7.49	8.56	4.09	2.45	3.36	CA
SUBTOTAL	0	[illegible]	1785	11261	14570	34513	40248	74761	30346	22505	52851	N
	0.00	[illegible]	1.24	7.85	10.16	24.06	28.05	52.11	21.15	15.69	36.84	RA
	0.00	[illegible]	2.91	7.86	2.58	16.95	23.04	19.76	24.47	22.44	23.58	CA
H												
DEPENDENT	0	1805	653	1326	2535	3645	3517	7162	2588	2050	4638	N
	0.00	4.61	1.68	5.81	11.83	15.99	15.43	31.43	10.21	8.99	19.91	RA
	0.00	0.27	0.84	0.92	0.47	1.79	2.01	1.89	2.08	2.04	2.02	CA

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TABLE 1400.02 APPLICANT INCOME LEVEL BY REJECTION CODE AND DEPENDENCY STATUS

REJECTION CODES		INCOME LEVEL											
		LESS THAN ZERO	0 TO $999	$1,000 TO $1,999	$2,000 TO $3,999	SUBTOTAL	$4,000 TO $6,999	$7,000 TO $9,999	SUBTOTAL	$10,000 TO $12,499	$12,500 TO $14,999	SUBTOTAL	
INDEPENDENT		7	495	305	1512	2312	2147	2216	4363	1316	992	2308	N
		0.00	4.50	4.59	13.76	22.85	21.36	20.17	41.53	11.97	9.03	21.01	R&
		0.00	0.13	0.82	1.05	0.34	1.15	1.26	1.20	1.06	0.98	1.02	C&
SUBTOTAL		0	1560	670	2838	5208	2742	3733	11725	3304	3042	6846	N
		0.00	4.44	2.57	8.40	15.42	17.14	16.97	34.72	11.26	9.00	20.27	R&
		0.00	0.41	1.42	1.98	0.71	2.94	3.28	3.09	3.06	3.03	3.05	C&
I													
DEPENDENT		0	190	30	249	469	335	617	952	377	465	1042	N
		0.00	2.63	0.41	3.43	6.51	4.63	8.56	13.21	5.00	6.45	14.46	R&
		0.00	0.05	0.04	0.17	0.09	0.16	0.35	0.25	0.46	0.46	0.46	C&
INDEPENDENT		0	86	41	327	454	283	193	476	114	136	250	N
		0.00	6.10	2.90	23.20	32.22	20.08	13.69	33.78	8.09	9.65	17.74	R&
		0.00	0.02	0.06	0.22	0.09	0.13	0.11	0.12	0.09	0.13	0.11	C&
SUBTOTAL		0	276	71	576	923	618	810	1428	491	601	1292	N
		0.00	4.20	0.42	6.68	10.71	7.11	9.40	16.57	5.02	6.37	13.00	R&
		0.00	0.07	0.11	0.40	0.15	0.30	0.46	0.37	0.55	0.54	0.57	C&
J													
DEPENDENT		0	317	100	332	749	1226	1336	2562	1121	1389	2310	N
		0.00	2.25	0.80	2.84	6.21	9.70	10.78	20.68	9.05	11.21	20.25	R&
		0.00	0.08	0.16	0.24	0.13	0.76	0.76	0.67	0.90	1.18	1.11	C&
INDEPENDENT		0	46	67	177	290	405	217	622	53	200	255	N
		0.00	5.59	4.93	13.03	23.35	29.82	15.97	45.80	4.05	14.72	18.77	R&
		0.00	0.02	0.10	0.12	0.05	0.19	0.12	0.16	0.04	0.19	0.11	C&
SUBTOTAL		0	393	167	529	1089	1631	1553	3184	1176	1589	2765	N
		0.00	2.86	1.21	3.84	7.92	11.86	11.30	23.17	8.55	11.56	20.12	R&
		0.00	0.10	0.27	0.36	0.19	0.80	0.88	0.84	0.94	1.58	1.23	C&
K													
DEPENDENT		0	136	83	163	382	271	355	626	327	202	529	N
		0.00	5.27	3.21	6.31	14.80	10.50	11.75	24.34	12.57	7.82	20.50	R&
		0.00	0.03	0.13	0.11	0.05	0.11	0.20	0.16	0.26	0.20	0.23	C&
INDEPENDENT		0	31	1	59	91	40	58	98	40	24	64	N
		0.00	10.14	0.33	20.70	31.42	14.03	20.35	34.38	14.03	8.42	22.45	R&
		0.00	0.00	0.00	0.04	0.01	0.01	0.01	0.02	0.03	0.02	0.02	C&
SUBTOTAL		0	167	84	222	473	311	413	726	367	226	593	N
		0.00	5.42	2.71	7.74	16.30	10.72	14.41	25.34	12.90	7.88	20.62	R&
		0.00	0.04	0.11	0.15	0.09	0.15	0.23	0.19	0.29	0.22	0.25	C&

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TABLE 1400.0 [illegible] INCOME LEVEL BY REJECTION CODE AND DEPENDENCY STATUS

REJECTION CODES	[illegible]	$0 to $3,999	$4,000 to $6,999	$7,000 to $9,999	SUBTOTAL	$10,000 to $12,499	$12,500 to $14,999	SUBTOTAL	
L									
DEPENDENT	[illegible]	1196	234	422	1775	241	414	935	515	398	913	N
	0.00	23.41	[illegible]	7.53	35.72	9.68	7.41	17.09	9.21	7.12	16.34	RA
	0.00	0.36	[illegible]	0.29	0.35	0.26	0.23	0.25	0.41	0.39	0.40	CA
INDEPENDENT	[illegible]	4[illegible]0	141	238	929	108	88	196	22	10	32	N
	0.00	82.[illegible]	12.92	21.83	16.12	9.91	8.08	17.99	2.02	0.91	2.93	RA
	0.00	0.12	0.21	0.16	0.15	0.05	0.05	0.05	0.01	0.00	0.01	CA
SUBTOTAL	[illegible]	1746	367	660	2925	349	502	1151	537	408	945	N
	0.00	26.70	5.22	9.88	42.31	4.72	7.51	17.24	8.06	6.11	14.15	RA
	0.00	0.49	0.50	0.46	0.49	0.31	0.28	0.30	0.43	0.40	0.42	CA
M												
DEPENDENT	[illegible]	1701	649	1723	6073	3506	4050	7556	3457	3130	6587	N
	0.30	9.07	1.37	4.22	14.89	8.33	9.92	18.52	8.47	7.67	16.14	RA
	0.00	1.01	1.06	1.20	1.07	1.72	2.31	1.69	2.76	3.12	2.93	CA
INDEPENDENT	[illegible]	1278	491	1517	3796	1561	647	2208	401	226	627	N
	1.76	13.19	[illegible]	21.17	54.13	22.40	9.28	31.69	5.75	3.24	9.00	RA
	0.03	0.76	1.62	1.05	0.54	0.76	0.37	0.58	0.12	0.22	0.27	CA
SUBTOTAL	[illegible]	[illegible]77	1540	3240	9859	5067	4697	9764	3858	3356	7214	N
	0.00	10.[illegible]	[illegible]	6.78	20.53	10.60	9.83	20.44	8.07	7.02	15.10	RA
	0.00	1.17	2.58	2.26	1.73	2.48	2.68	2.58	3.11	3.34	3.21	CA
N												
DEPENDENT	[illegible]	0	0	0	0	0	0	0	0	0	0	N
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	RA
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	CA
INDEPENDENT	[illegible]	0	0	0	0	0	0	0	0	0	0	N
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	RA
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	CA
SUBTOTAL	[illegible]	0	0	0	0	0	0	0	0	0	0	N
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	RA
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	CA
U												
DEPENDENT	[illegible]	1[illegible]6	117	381	664	633	343	976	301	183	484	N
	0.00	6.37	0.00	16.68	29.05	27.72	15.02	42.75	13.18	8.01	21.20	RA
	0.00	0.[illegible]	0.22	0.26	0.11	0.31	0.19	0.23	0.24	0.16	0.21	CA
INDEPENDENT	[illegible]	[illegible]80	142	332	722	231	66	297	37	8	45	N
	0.00	17.[illegible]	17.19	11.20	67.95	21.71	6.20	27.91	3.47	0.75	4.22	RA
	0.00	0.6[illegible]	0.29	0.23	0.12	0.11	0.03	0.07	0.02	0.00	0.02	CA

[illegible]/[illegible]/74

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TABLE 1400.4 [illegible] BY RACE/ETHNIC CODE AND DEPENDENCY STATUS

RACE/ETHNIC CODE		INCOME LEVEL											
		[illegible]	$0 to $999	$1,000 to $1,999	$2,000 to $3,999	SUBTOTAL	$4,000 to $5,999	$6,000 to $9,999	SUBTOTAL	$10,000 to $12,499	$12,500 to $14,999	SUBTOTAL	
SUBTOTAL		[illegible]	[illegible]	114	713	1346	864	409	1273	339	191	529	N
		0.00	[illegible]	[illegible]	21.30	41.31	25.81	12.21	38.03	10.09	5.70	15.80	RA
		0.00	0.00	[illegible]	0.49	0.24	0.42	0.23	0.33	0.27	0.19	0.23	CA
P													
DEPENDENT		0	[illegible]	[illegible]	305	760	422	284	706	151	106	257	N
		0.00	[illegible]	[illegible]	13.75	33.37	19.03	12.81	31.84	6.81	4.78	11.59	RA
		0.00	0.00	[illegible]	0.21	0.13	0.20	0.16	0.18	0.12	0.10	0.11	CA
INDEPENDENT		0	[illegible]	[illegible]	413	1051	235	91	326	9	72	80	N
		0.00	[illegible]	[illegible]	28.34	72.13	16.12	6.24	22.37	0.54	4.24	2.49	RA
		0.00	0.00	[illegible]	0.28	0.18	0.11	0.05	0.00	0.00	0.07	0.03	CA
SUBTOTAL		[illegible]	[illegible]	[illegible]	718	1791	657	375	1032	157	178	337	N
		0.00	[illegible]	[illegible]	14.54	48.76	17.88	10.20	28.08	4.32	4.84	9.17	RA
		0.00	0.00	[illegible]	0.50	0.31	0.12	0.21	0.77	0.12	0.17	0.15	CA
W													
DEPENDENT		0	[illegible]	[illegible]	3394	8771	5710	5742	11452	4365	3782	8147	N
		0.00	[illegible]	[illegible]	7.34	18.98	12.35	12.42	24.78	9.44	8.18	17.62	RA
		0.00	1.20	1.91	2.36	1.55	2.00	3.28	3.02	3.57	3.57	3.57	CA
INDEPENDENT		0	[illegible]	[illegible]	4486	11439	4014	1574	5588	826	429	1255	N
		0.00	[illegible]	[illegible]	21.41	61.12	20.25	8.21	29.19	4.31	2.23	6.55	RA
		0.00	1.11	[illegible]	3.13	2.04	1.97	0.96	1.47	0.56	0.42	0.55	CA
SUBTOTAL		[illegible]	[illegible]	[illegible]	7880	20510	9724	7316	17040	5191	4411	9602	N
		0.00	[illegible]	[illegible]	12.05	31.32	14.87	11.19	26.06	7.94	6.74	14.68	RA
		0.01	2.54	[illegible]	5.50	3.53	4.77	4.18	4.58	4.18	4.33	4.28	CA
H													
DEPENDENT		0	0	0	0	0	0	0	0	0	0	0	N
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	RA
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	CA
INDEPENDENT		0	0	0	0	0	0	0	0	0	0	0	N
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	RA
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	CA
SUBTOTAL		0	0	0	0	0	0	0	0	0	0	0	N
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	RA
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	CA
I													
DEPENDENT		0	0	0	0	0	0	0	0	0	0	0	N
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	RA
		0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	CA

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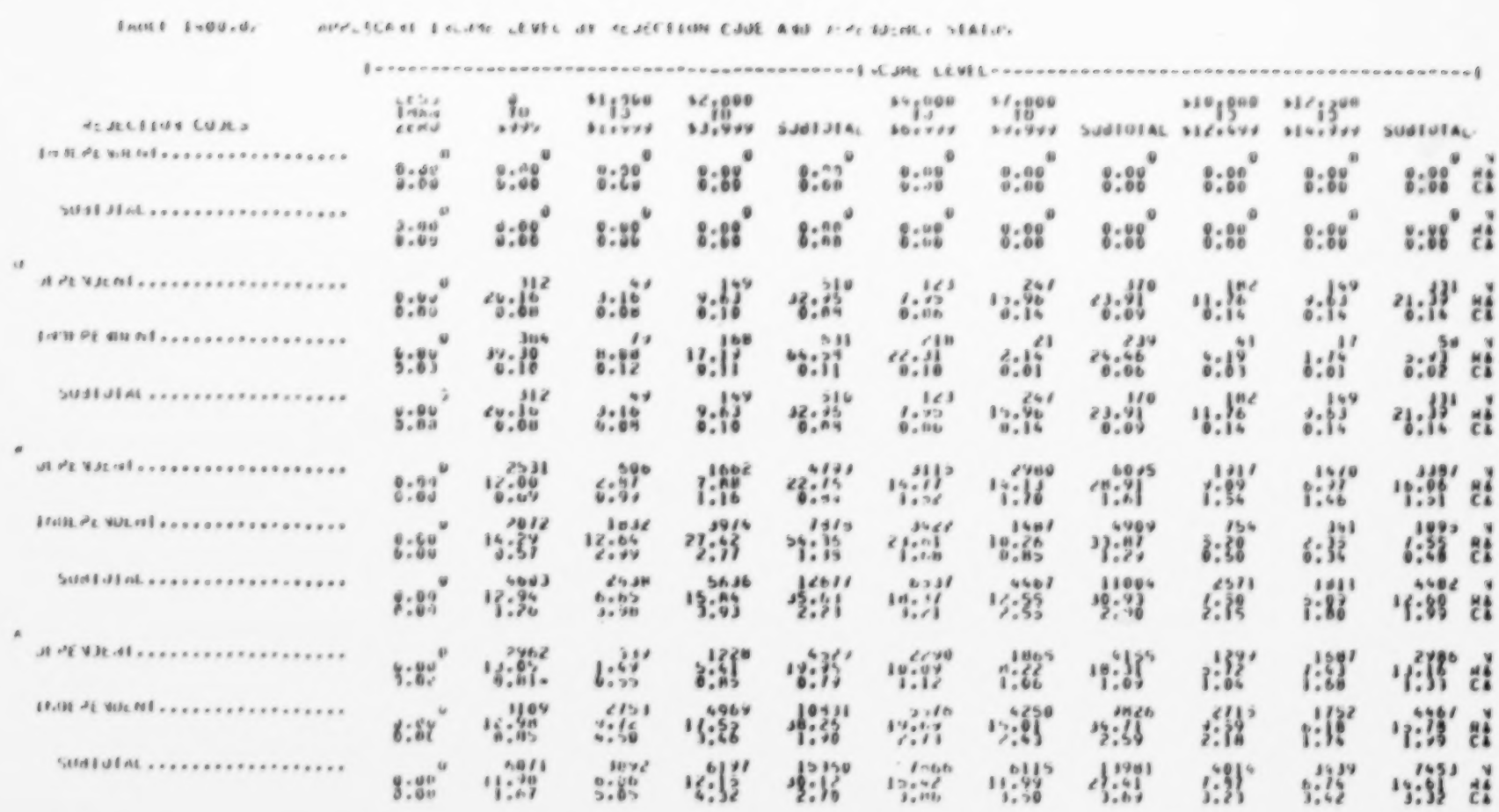

9/12/79

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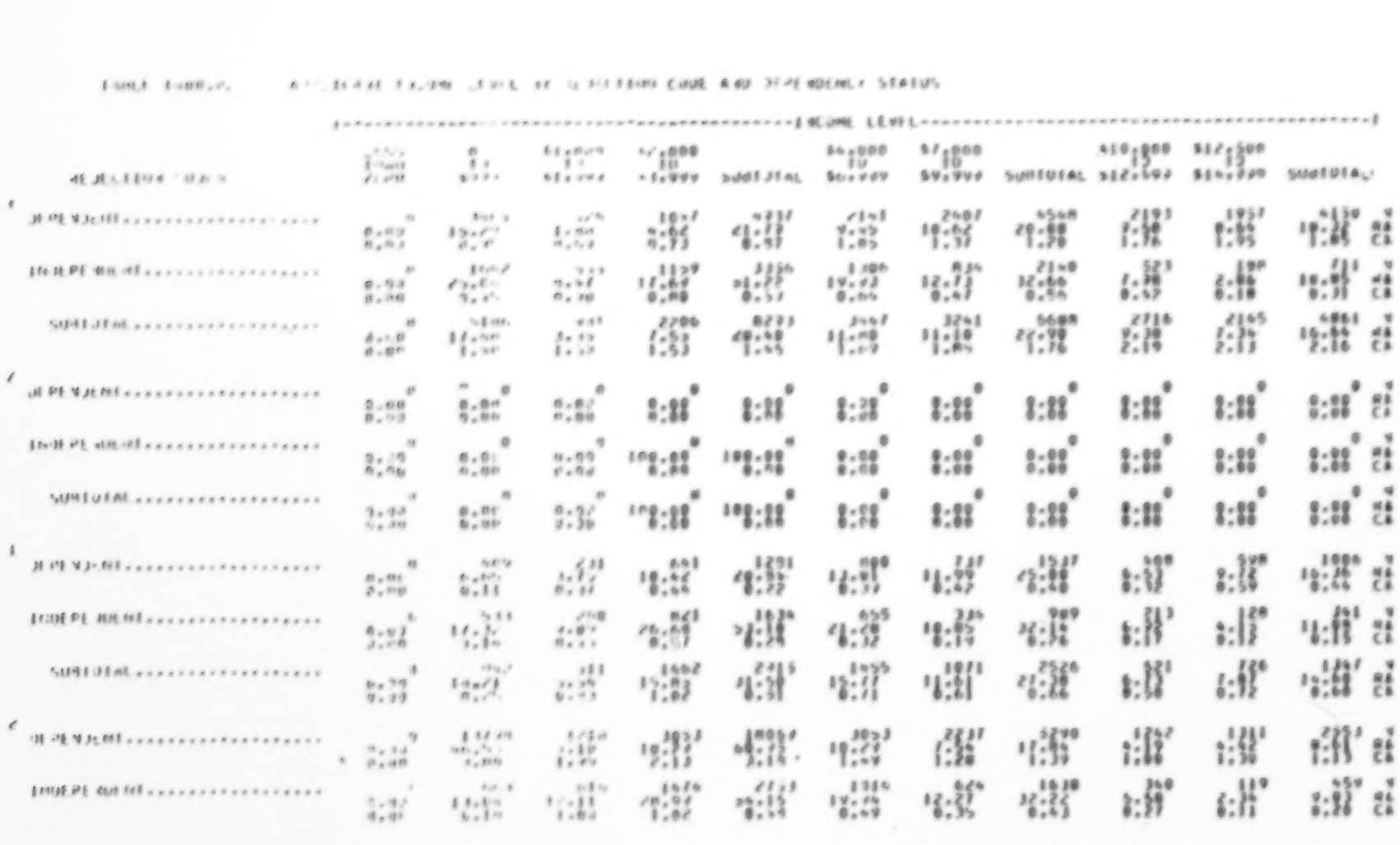

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TABLE 1000.0 [illegible] REJECTION CODE AND DEPENDENCY STATUS

REJECTION CODE / DEPENDENCY STATUS	INCOME LEVEL: $0 to $3,999	$4,000 to $6,999	$7,000 to $9,999	SUBTOTAL	$10,000 to $12,499	$12,500 to $14,999	SUBTOTAL	
INDEPENDENT	179	320	606	445	1051	296	218	514	N
	[illegible]	12.19	23.08	16.95	40.03	11.27	8.30	19.58	RA
	[illegible]	0.22	0.29	0.25	0.27	0.23	0.21	0.22	CA
SUBTOTAL	814	901	1302	2064	2062	4126	1794	1769	3563	N
	5.61	5.57	11.77	12.76	25.54	11.10	10.95	22.06	RA
	0.40	0.62	0.13	1.61	1.18	1.09	1.44	1.76	1.58	CA
H									
DEPENDENT	3161	10053	16457	14549	10893	25441	8015	7028	15043	N
	21.80	10.98	17.98	15.88	11.89	27.78	8.75	7.67	16.43	RA
	1.56	7.01	2.78	7.14	6.23	6.72	6.46	7.00	6.70	CA
INDEPENDENT	1000	2591	4546	1871	699	2570	320	265	585	N
	12.11	31.49	56.49	23.70	8.68	31.18	3.98	3.21	7.09	RA
	1.61	1.80	0.92	0.91	0.40	0.67	0.25	0.26	0.26	CA
SUBTOTAL	[illegible]	12644	21153	16419	11592	28011	8335	7293	15628	N
	4.26	12.66	21.19	16.45	11.61	28.06	8.35	7.30	15.66	RA
	1.11	8.82	3.72	8.06	6.63	7.40	6.72	7.27	6.96	CA
I									
DEPENDENT	[illegible]	4849	29491	5082	2177	7259	1007	686	1693	N
	14.39	12.01	73.03	12.59	5.39	17.97	2.59	1.70	4.19	RA
	6.20	3.38	5.19	2.49	1.24	1.91	0.81	0.58	0.75	CA
INDEPENDENT	[illegible]	1691	9239	1333	351	1684	107	129	236	N
	52.93	14.81	80.93	11.67	3.07	14.75	0.93	1.13	2.06	RA
	1.31	1.18	1.62	0.65	0.20	0.44	0.08	0.12	0.10	CA
SUBTOTAL	[illegible]	6540	38730	6415	2528	8943	1114	815	1929	N
	56.97	12.63	74.92	12.33	4.88	17.27	2.15	1.57	3.72	RA
	0.12	4.56	6.42	3.15	1.44	2.36	0.59	0.81	0.86	CA
B									
DEPENDENT	2015	1939	11458	5211	7435	12946	5351	4911	10462	N
	17.61	3.77	22.18	10.62	14.33	24.93	10.70	9.46	20.17	RA
	2.48	1.36	2.02	2.70	4.25	3.42	4.47	4.89	4.66	CA
INDEPENDENT	1115	2217	6719	2124	877	3001	225	118	343	N
	10.10	21.62	64.93	20.32	8.47	29.00	2.17	1.14	3.31	RA
	0.25	1.54	1.19	1.04	0.50	0.79	0.18	0.11	0.15	CA
SUBTOTAL	[illegible]	4176	18192	7335	8312	15947	5776	5029	10805	N
	14.52	6.71	29.22	12.27	13.36	25.63	9.28	8.08	17.36	RA
	1.16	2.91	3.25	3.74	4.75	4.21	4.55	5.01	4.81	CA

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TABLE 1400.0: APPLICANT INCOME LEVEL BY REJECTION CODE AND DEPENDENCY STATUS

REJECTION CODES	INCOME LEVEL: LESS THAN ZERO	$0 TO $999	$1,000 TO $1,999	$2,000 TO $3,999	SUBTOTAL	$4,000 TO $5,999	$6,000 TO $7,999	SUBTOTAL	$8,000 TO $9,999	$10,000 TO $12,499	$12,500 TO $14,999	SUBTOTAL	
TOTAL DEPENDENT	0	17901	21462	68871	272334	122424	121209	243633	103441	87164	141407		N
	0.00	17.16	2.27	6.57	26.02	11.68	12.33	24.02	9.97	4.37	18.23		R4
	0.00	49.54	39.01	48.07	50.13	50.12	71.96	66.51	83.43	87.51	85.25		C4
TOTAL INDEPENDENT	0	18219?	33687	76615	301499	81111	46354	129665	20768	12536	33404		N
	0.00	10.53	8.06	15.85	62.40	17.04	9.59	26.81	4.29	2.51	6.91		R4
	0.00	51.31	61.24	51.47	53.14	40.21	28.53	34.27	16.75	12.50	14.89		C4
TOTAL REJECTED	0	362483	54167	143204	567317	203411	174686	378297	123986	100282	224268		N
	0.00	21.87	4.02	9.62	37.31	13.39	11.49	24.88	8.15	6.59	14.75		R4
	0.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00		C4

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TABLE 1003.4 [illegible] BY SELECTION CODE AND DEPENDENCY STATUS

SELECTION CODE	INCOME LEVEL: $15,000 TO $17,999	$18,000 TO $19,999	SUBTOTAL	$20,000 TO $21,999	$22,000 TO $24,999	SUBTOTAL	$25,000 AND ABOVE	INCOME MISSING	UNDUPLICATED TOTAL	
A										
DEPENDENT	0	0	0	32	0	32	32	0	975	N
	0.00	0.00	0.00	3.65	0.00	3.65	3.65	0.00	100.00	R%
	0.00	0.00	0.00	0.07	0.00	0.01	0.01	0.00	0.05	C%
INDEPENDENT	0	0	0	0	0	0	24	0	1006	N
	0.00	0.00	0.00	0.00	0.00	0.00	2.38	0.00	100.00	R%
	0.00	0.00	0.00	0.00	0.00	0.00	0.02	0.00	0.06	C%
SUBTOTAL	0	0	0	32	0	32	56	0	1981	N
	0.00	0.00	0.00	1.70	0.00	1.70	2.97	0.00	100.00	R%
	0.00	0.00	0.00	0.07	0.00	0.01	0.03	0.00	0.12	C%
B										
DEPENDENT	[illegible]	[illegible]	[illegible]	5978	6566	12662	11264	0	113344	N
	[illegible]	[illegible]	[illegible]	5.26	5.79	11.15	9.88	0.00	100.00	R%
	[illegible]	[illegible]	[illegible]	13.18	12.92	13.13	11.29	0.00	7.46	C%
INDEPENDENT	[illegible]	[illegible]	[illegible]	235	200	435	382	0	29993	N
	[illegible]	[illegible]	[illegible]	0.78	0.66	1.45	1.27	0.00	100.00	R%
	[illegible]	[illegible]	[illegible]	0.52	0.39	0.45	0.38	0.00	1.97	C%
SUBTOTAL	[illegible]	[illegible]	[illegible]	6213	6766	13037	11646	0	143337	N
	[illegible]	[illegible]	[illegible]	4.33	4.72	9.09	8.09	0.00	100.00	R%
	[illegible]	[illegible]	[illegible]	13.70	13.31	13.58	11.67	0.00	9.46	C%
C										
DEPENDENT	31	0	31	40	0	40	5	0	417	N
	7.41	0.00	7.41	9.59	0.00	9.59	1.19	0.00	100.00	R%
	0.03	0.00	0.02	0.08	0.00	0.04	0.00	0.00	0.02	C%
INDEPENDENT	24	0	24	0	0	0	0	0	114	N
	21.05	0.00	21.05	0.00	0.00	0.00	0.00	0.00	100.00	R%
	0.02	0.00	0.01	0.00	0.00	0.00	0.00	0.00	0.00	C%
SUBTOTAL	55	0	55	40	0	40	5	0	531	N
	10.36	0.00	10.36	7.53	0.00	7.53	0.94	0.00	100.00	R%
	0.06	0.00	0.03	0.08	0.00	0.04	0.00	0.00	0.03	C%
D										
DEPENDENT	[illegible]	[illegible]	[illegible]	2140	2337	5177	4820	0	126532	N
	[illegible]	[illegible]	[illegible]	1.72	2.33	4.08	3.80	0.00	100.00	R%
	[illegible]	[illegible]	[illegible]	4.88	5.79	5.17	4.83	0.00	8.33	C%
INDEPENDENT	[illegible]	[illegible]	[illegible]	213	219	432	157	0	12741	N
	[illegible]	[illegible]	[illegible]	0.29	0.32	0.62	0.21	0.00	100.00	R%
	[illegible]	[illegible]	[illegible]	0.47	0.45	0.46	0.15	0.00	0.78	C%

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TABLE [illegible] RELATIONSHIP TO HOUSEHOLDER BY RACE CODE AND DEPENDENCY STATUS

RELATIONSHIP TO H...	$1 TO $9,999	$10,000 TO $19,999	SUBTOTAL	$20,000 TO $21,999	$22,000 TO $24,999	SUBTOTAL	$25,000 AND ABOVE	INCOME MISSING	GROUP-LICATED TOTAL	
SUBTOTAL	[illegible]	[illegible]	[illegible]	2403	3225	5629	4977	0	129371	N
	[illegible]	[illegible]	[illegible]	1.20	1.61	2.82	2.49	0.00	100.00	RA
	[illegible]	[illegible]	[illegible]	5.36	6.29	5.84	4.99	0.00	13.11	CA
B										
DEPENDENT	[illegible]	[illegible]	[illegible]	4577	4760	9337	10950	0	80549	N
	[illegible]	[illegible]	[illegible]	5.79	6.12	11.92	13.57	0.00	100.00	RA
	[illegible]	[illegible]	[illegible]	10.43	9.29	9.77	10.97	0.00	8.30	CA
INDEPENDENT	[illegible]	[illegible]	[illegible]	32	24	56	244	0	32443	N
	[illegible]	[illegible]	[illegible]	0.09	0.07	0.17	0.90	0.00	100.00	RA
	[illegible]	[illegible]	[illegible]	0.07	0.05	0.05	0.24	0.00	2.13	CA
SUBTOTAL	[illegible]	[illegible]	[illegible]	4709	4784	9493	11244	0	113092	N
	[illegible]	[illegible]	[illegible]	4.16	4.19	8.35	9.94	0.00	100.00	RA
	[illegible]	[illegible]	[illegible]	10.50	9.52	10.03	11.27	0.00	7.43	CA
F										
DEPENDENT	[illegible]	[illegible]	[illegible]	152	128	280	312	0	41479	N
	[illegible]	[illegible]	[illegible]	0.36	0.30	0.67	0.75	0.00	100.00	RA
	[illegible]	[illegible]	[illegible]	0.33	0.24	0.29	0.31	0.00	2.72	CA
INDEPENDENT	[illegible]	[illegible]	[illegible]	24	44	72	85	0	108924	N
	[illegible]	[illegible]	[illegible]	0.02	0.04	0.06	0.07	0.00	100.00	RA
	[illegible]	[illegible]	[illegible]	0.05	0.09	0.07	0.08	0.00	7.15	CA
SUBTOTAL	[illegible]	[illegible]	[illegible]	176	176	352	397	0	150302	N
	[illegible]	[illegible]	[illegible]	0.11	0.11	0.23	0.26	0.00	100.00	RA
	[illegible]	[illegible]	[illegible]	0.39	0.34	0.36	0.39	0.00	9.86	CA
G										
DEPENDENT	[illegible]	[illegible]	[illegible]	6163	6083	12246	8812	0	138256	N
	[illegible]	[illegible]	[illegible]	4.45	4.39	8.85	6.37	0.00	100.00	RA
	[illegible]	[illegible]	[illegible]	13.74	11.90	12.78	8.83	0.00	9.06	CA
INDEPENDENT	[illegible]	[illegible]	[illegible]	272	153	425	309	0	53195	N
	[illegible]	[illegible]	[illegible]	0.51	0.28	0.79	0.58	0.00	100.00	RA
	[illegible]	[illegible]	[illegible]	0.60	0.29	0.44	0.30	0.00	3.49	CA
SUBTOTAL	[illegible]	[illegible]	[illegible]	6435	6236	12671	9121	0	191451	N
	[illegible]	[illegible]	[illegible]	3.36	3.25	6.61	4.76	0.00	100.00	RA
	[illegible]	[illegible]	[illegible]	14.35	12.09	13.14	9.14	0.00	12.59	CA
H										
DEPENDENT	[illegible]	[illegible]	[illegible]	989	1305	2294	2201	0	22784	N
	[illegible]	[illegible]	[illegible]	1.99	5.72	9.71	9.66	0.00	100.00	RA
	[illegible]	[illegible]	[illegible]	2.62	2.53	2.29	2.20	0.00	1.49	CA

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TABLE 1980.0. APPLICANT FLOW LEVEL BY RACE/ETHNIC CODE AND DEPENDENCY STATUS

RACE/ETHNIC CODE	$15,000 TO $17,999	$18,000 TO $20,999	SUBTOTAL	$21,000 TO $23,999	$24,000 TO $26,999	SUBTOTAL	$27,000 AND ABOVE	INCOME NOT STATED	GRAND TOTAL	
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	N
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	H&
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	C&
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	N
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	H&
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	C&
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	N
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	H&
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	C&
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	N
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	H&
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	C&
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	N
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	H&
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	C&
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	N
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	H&
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	C&
[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	N
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	H&
	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	[illegible]	C&

[illegible] -17- [illegible]

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[illegible] BY AGE AND INCOME LEVEL BY RACE/ETHNICITY CODE AND DEPENDENCY STATUS

RACE/ETHNICITY CODE	AGE	$0-$10,000 TO $11,999	$12,000 TO $24,999	$25,000 AND ABOVE	SUBTOTAL	INCOME MISSING	GRAND TOTAL	
1								
	1	307	296	721	1324	0	5587	N
		5.49	5.11	10.01	10.61	0.00	100.00	RS
		0.60	0.55	0.72	0.71	0.00	0.56	CS
	2	0	24	0	24	0	1007	N
		0.00	2.20	0.00	2.20	0.00	100.00	RS
		0.00	0.04	0.00	0.02	0.00	0.07	CS
SUBTOTAL		307	310	721	1348	0	6576	N
		4.59	4.55	10.82	9.24	0.00	100.00	RS
		0.69	0.58	0.72	0.69	0.00	0.63	CS
4								
	1	2734	3512	7159	13405	0	40792	N
		6.70	8.61	17.55	15.55	0.00	100.00	RS
		6.09	7.88	7.17	7.30	0.00	2.88	CS
	2	24	64	84	172	0	6366	N
		1.50	4.01	5.27	1.48	0.00	100.00	RS
		0.05	0.14	0.08	0.09	0.00	0.65	CS
SUBTOTAL		2758	3576	7243	13577	0	47158	N
		5.77	7.53	15.12	12.97	0.00	100.00	RS
		6.15	8.03	7.24	7.39	0.00	3.16	CS
6								
	1	0	0	0	0	0	0	N
		0.00	0.00	0.00	0.00	0.00	0.00	RS
		0.00	0.00	0.00	0.00	0.00	0.00	CS
	2	0	0	0	0	0	0	N
		0.00	0.00	0.00	0.00	0.00	0.00	RS
		0.00	0.00	0.00	0.00	0.00	0.00	CS
SUBTOTAL		0	0	0	0	0	0	N
		0.00	0.00	0.00	0.00	0.00	0.00	RS
		0.00	0.00	0.00	0.00	0.00	0.00	CS
8								
	1	24	24	49	97	0	2201	N
		1.09	1.09	2.23	4.40	0.00	100.00	RS
		0.04	0.04	0.00	0.05	0.00	0.15	CS
	2	0	0	0	0	0	1864	N
		0.00	0.00	0.00	0.00	0.00	100.00	RS
		0.00	0.00	0.00	0.00	0.00	0.06	CS

[illegible]

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TABLE 1000.0 [illegible] BY AGRICULTURAL CODE AND DEPENDENT STATUS

AGRICULTURAL CODES	INCOME LEVEL: $12,000 TO $17,999	$18,000 TO $23,999	SUBTOTAL	$24,000 TO $29,999	$30,000 TO $35,999	SUBTOTAL	$36,000 AND ABOVE	INCOME MISSING	GRAND TOTAL	
[illegible]	61	48	111	24	24	48	0	0	3347	N
	1.80	1.43	3.31	0.71	0.71	1.43	0.00	0.00	100.00	H4
	0.07	0.06	0.97	0.03	0.04	0.06	0.00	0.00	0.27	C4
[illegible]	89	41	130	12	120	192	192	0	2217	N
	4.01	1.84	2.86	3.24	5.41	8.66	8.66	0.00	100.00	H4
	0.10	0.05	0.08	0.16	0.21	0.19	0.19	0.00	0.14	C4
[illegible]	0	0	0	0	0	0	0	0	1457	N
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	H4
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.09	C4
[illegible]	89	41	130	12	120	192	192	0	3574	N
	2.49	1.11	3.64	1.93	3.45	5.77	5.22	0.00	100.00	H4
	0.10	0.05	0.08	0.16	0.23	0.19	0.19	0.00	0.24	C4
[illegible]	1211	1246	2457	2311	2191	3179	3647	0	46203	N
	1.62	1.11	14.75	5.14	6.05	11.19	12.22	0.00	100.00	H4
	4.14	4.76	4.42	5.30	5.42	5.36	5.66	0.00	3.03	C4
[illegible]	100	105	213	112	32	144	120	0	19159	N
	0.52	0.54	1.11	0.58	0.16	0.75	0.62	0.00	100.00	H4
	0.12	0.15	0.13	0.24	0.06	0.14	0.12	0.00	1.26	C4
[illegible]	1611	1291	1930	2489	2829	3318	5767	0	63367	N
	2.54	2.10	10.73	3.88	4.32	8.13	8.82	0.00	100.00	H4
	4.27	4.91	4.56	5.53	5.49	5.31	5.78	0.00	4.10	C4
[illegible]	0	0	0	0	0	0	0	0	0	N
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	H4
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	C4
[illegible]	0	0	0	0	0	0	0	0	0	N
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	H4
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	C4
[illegible]	0	0	0	0	0	0	0	0	0	N
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	H4
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	C4
[illegible]	0	0	0	0	0	0	0	0	0	N
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	H4
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	C4

[illegible] -19- PREPARED BY APPLIED MANAGEMENT SCIENCES

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TABLE 1500.9C AND LOAN INCOME LEVEL BY REJECTION CODE AND DEPENDENCY STATUS

REJECTION CODE	$15,000 TO $17,999	$18,000 TO $19,999	SUBTOTAL	$20,000 TO $21,999	$22,000 TO $24,999	SUBTOTAL	$25,000 AND ABOVE	INCOME MISSING	UNDUPLICATED TOTAL	
INDEPENDENT	0	0	0	0	0	0	0	0	0	N
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	RA
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	CA
SUBTOTAL	0	0	0	0	0	0	0	0	0	N
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	RA
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	CA
J										
DEPENDENT	142	102	244	44	0	44	48	0	1347	N
	0.17	0.12	0.29	0.04	0.00	0.04	0.04	0.00	100.00	RA
	0.10	0.10	0.10	0.09	0.00	0.04	0.04	0.00	0.10	CA
INDEPENDENT	0	0	0	0	0	0	41	0	377	N
	0.00	0.01	0.01	0.00	0.00	0.00	0.19	0.00	100.00	RA
	0.00	0.01	0.00	0.00	0.00	0.00	0.04	0.00	0.06	CA
SUBTOTAL	142	102	244	44	0	44	48	0	1347	N
	0.17	0.12	0.29	0.04	0.00	0.04	0.04	0.00	100.00	RA
	0.10	0.10	0.10	0.09	0.00	0.04	0.04	0.00	0.10	CA
E										
DEPENDENT	1870	1134	2614	751	1128	1879	2304	0	21079	N
	7.06	5.38	12.40	3.56	5.35	8.91	10.93	0.00	100.00	RA
	1.71	1.06	1.49	1.67	2.19	1.94	2.31	0.00	1.38	CA
INDEPENDENT	257	145	402	24	64	88	128	0	14492	N
	1.77	1.00	2.77	0.16	0.44	0.60	0.82	0.00	100.00	RA
	0.38	0.21	0.25	0.05	0.12	0.09	0.12	0.00	0.95	CA
SUBTOTAL	1731	1279	3010	775	1192	1967	2424	0	35570	N
	4.87	3.60	8.47	2.17	3.35	5.52	6.81	0.00	100.00	RA
	2.03	1.49	1.93	1.72	2.31	2.04	2.43	0.00	2.33	CA
A										
DEPENDENT	1941	1560	3501	1037	1551	2648	4864	0	22585	N
	8.59	6.91	15.50	4.83	6.93	11.67	21.44	0.00	100.00	RA
	2.28	2.26	2.27	2.44	3.00	2.74	4.87	0.00	1.49	CA
INDEPENDENT	930	711	1561	424	424	848	672	0	28305	N
	3.29	2.51	5.51	1.49	1.49	2.99	2.37	0.00	100.00	RA
	1.09	1.03	1.01	0.99	0.82	0.87	0.67	0.00	1.46	CA
SUBTOTAL	2871	2271	5062	1521	1975	3496	5536	0	50890	N
	5.64	4.46	9.95	2.98	3.87	6.83	10.87	0.00	100.00	RA
	1.17	1.12	1.14	1.39	1.93	1.62	2.55	0.00	1.35	CA

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TABLE 1400.02 APPLICANT INCOME LEVEL BY REJECTION CODE AND DEPENDENCY STATUS

REJECTION CODES	$15,000 TO $17,499	$17,500 TO $19,999	SUBTOTAL	$20,000 TO $21,999	$22,000 TO $24,999	SUBTOTAL	$25,000 AND ABOVE	INCOME MISSING	UNDUPLICATED TOTAL	
1										
DEPENDENT	1936	1859	3795	1086	1182	2268	2949	0	22547	N
	8.59	8.20	16.75	4.79	5.21	10.01	13.02	0.00	100.00	RS
	2.27	2.69	2.46	2.42	2.29	2.35	2.95	0.00	1.48	CS
INDEPENDENT	88	56	144	42	86	128	72	0	6551	N
	1.34	0.85	2.19	0.48	1.46	1.95	1.09	0.00	100.00	RS
	0.10	0.08	0.09	0.07	0.19	0.13	0.07	0.00	0.43	CS
SUBTOTAL	2024	1915	3939	1118	1278	2196	3021	0	29198	N
	6.93	6.55	13.49	3.82	4.37	8.20	10.34	0.00	100.00	RS
	2.37	2.77	2.55	2.49	2.47	2.48	1.02	0.00	1.92	CS
2										
DEPENDENT	0	0	0	0	0	0	0	0	0	N
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	RS
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	CS
INDEPENDENT	0	6	6	0	0	0	0	0	8	N
	0.00	0.06	0.03	0.00	0.00	0.00	0.00	0.00	100.00	RS
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	CS
SUBTOTAL	0	0	0	0	0	0	0	0	8	N
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	100.00	RS
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	CS
3										
DEPENDENT	544	434	982	290	482	772	568	0	6165	N
	8.91	7.06	15.97	4.71	7.84	12.56	9.24	0.00	100.00	RS
	0.64	0.62	0.63	0.64	0.93	0.78	0.56	0.00	0.40	CS
INDEPENDENT	41	32	73	8	8	16	24	0	3077	N
	1.33	1.01	2.37	0.23	0.25	0.51	0.77	0.00	100.00	RS
	0.04	0.04	0.04	0.01	0.01	0.01	0.02	0.00	0.20	CS
SUBTOTAL	585	466	1055	298	490	788	592	0	9221	N
	6.34	5.05	11.43	3.23	5.31	8.54	6.41	0.00	100.00	RS
	0.67	0.67	0.68	0.66	0.95	0.81	0.59	0.00	0.60	CS
4										
DEPENDENT	1023	755	1778	436	590	1026	925	0	29541	N
	3.46	2.56	7.99	1.47	1.99	3.46	3.12	0.00	100.00	RS
	1.18	1.09	1.15	0.97	1.14	1.06	0.92	0.00	1.94	CS
INDEPENDENT	67	24	113	32	8	40	80	0	2081	N
	1.63	0.47	2.22	0.62	0.15	0.78	1.57	0.00	100.00	RS
	0.10	0.03	0.07	0.07	0.01	0.04	0.08	0.00	0.13	CS

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TABLE 1500.0 : [illegible] INCOME LEVEL BY [illegible] CODE AND DEPENDENCY STATUS

RESPONSE CODES	$15,000 TO $17,499	$17,500 TO $19,999	SUBTOTAL	$20,000 TO $21,999	$22,000 TO $24,999	SUBTOTAL	$25,000 AND ABOVE	INCOME MISSING	GROUP-LICATED TOTAL	
SUBTOTAL	111	179	1491	468	598	1066	1005	0	34724	N
	3.05	4.29	3.93	1.35	1.72	3.06	2.87	0.00	100.00	RS
	1.49	1.82	1.82	1.84	1.16	1.10	1.00	0.00	2.28	CS
1										
DEPENDENT	5302	5935	11277	3117	3712	6829	7772	0	97562	N
	7.21	8.79	12.91	3.55	4.23	7.79	8.86	0.00	100.00	RS
	7.56	7.23	7.47	6.93	7.20	7.08	7.79	0.00	5.76	CS
INDEPENDENT	611	2.9	933	265	80	345	293	0	35362	N
	1.73	0.82	2.62	0.73	0.22	0.95	0.81	0.00	100.00	RS
	0.71	0.35	0.58	0.59	0.15	0.35	0.29	0.00	2.36	CS
SUBTOTAL	5913	6259	12172	3382	3792	7174	8065	0	123524	N
	3.06	5.07	9.87	2.73	3.06	5.80	6.52	0.00	100.00	RS
	8.19	7.62	7.32	7.59	7.35	7.44	8.08	0.00	9.13	CS
2										
DEPENDENT	466	1202	2185	596	788	1384	2276	0	14360	N
	5.71	8.37	15.08	9.15	5.49	9.63	15.84	0.00	100.00	RS
	1.14	1.76	1.60	1.62	1.52	1.43	2.28	0.00	0.94	CS
INDEPENDENT	371	272	643	285	135	421	241	0	13954	N
	2.71	1.95	4.63	2.05	0.99	3.03	1.73	0.00	100.00	RS
	0.93	0.93	0.41	0.83	0.25	0.43	0.24	0.00	0.91	CS
SUBTOTAL	1537	1474	2911	881	924	1805	2517	0	28214	N
	5.71	5.22	10.93	4.12	3.27	6.39	8.92	0.00	100.00	RS
	1.88	2.11	1.92	1.98	1.79	1.87	2.52	0.00	1.85	CS
3										
DEPENDENT	0	0	0	0	0	0	0	0	0	N
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	RS
	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	CS
INDEPENDENT	24	26	52	0	8	8	8	0	1108	N
	2.17	2.35	4.69	0.00	0.72	0.72	0.72	0.00	100.00	RS
	0.03	0.04	0.04	0.00	0.01	0.00	0.00	0.00	0.07	CS
SUBTOTAL	24	26	52	0	8	8	8	0	1108	N
	2.17	2.35	4.69	0.00	0.72	0.72	0.72	0.00	100.00	RS
	0.03	0.04	0.04	0.00	0.01	0.00	0.00	0.00	0.07	CS
6										
DEPENDENT	1197	926	2123	717	1193	1900	1985	0	13525	N
	8.85	6.85	15.69	5.30	8.79	14.04	14.67	0.00	100.00	RS
	1.44	1.41	1.50	1.59	2.29	1.97	1.99	0.00	0.98	CS

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TABLE 1400.02 APPLICANT INCOME LEVEL BY REJECTION CODE AND DEPENDENCY STATUS

REJECTION CODES	$15,000 TO $17,499	$17,500 TO $19,999	SUBTOTAL	$20,000 TO $21,999	$22,000 TO $24,999	SUBTOTAL	$25,000 AND ABOVE	INCOME MISSING	GRAND TOTAL	
INDEPENDENT	286	112	398	29	17	46	66	0	510	N
	10.66	4.26	14.93	0.91	1.21	2.13	2.93	0.00	100.00	R6
	0.32	0.16	0.25	0.03	0.05	0.08	0.06	0.00	0.17	C6
SUBTOTAL	1909	1086	2995	791	1215	1726	2069	0	16151	N
	9.07	6.72	15.81	4.58	7.52	12.11	12.68	0.00	100.00	R6
	1.72	1.57	1.63	1.63	2.35	2.02	2.05	0.00	1.06	C6
S										
DEPENDENT	8579	5321	12913	4839	5317	10156	11493	0	21555	N
	6.17	8.90	14.10	5.28	5.93	11.11	12.55	0.00	100.00	R6
	7.71	9.16	8.37	10.79	10.17	10.57	11.52	0.00	6.02	C6
INDEPENDENT	196	48	232	73	54	127	32	0	8240	N
	2.23	0.58	2.81	0.86	0.77	1.06	0.38	0.00	100.00	R6
	0.21	0.06	0.15	0.16	0.12	0.14	0.01	0.00	0.54	C6
SUBTOTAL	8774	5371	13145	4912	5371	10283	11525	0	29795	N
	6.78	8.38	14.17	4.92	5.63	10.05	11.56	0.00	100.00	R6
	7.95	9.21	8.52	10.95	10.71	10.72	11.55	0.00	5.36	C6
V										
DEPENDENT	303	305	948	309	177	486	569	0	40346	N
	1.29	0.85	2.10	0.75	0.41	1.20	1.41	0.00	100.00	R6
	0.27	0.50	0.23	0.68	0.34	0.50	0.57	0.00	2.65	C6
INDEPENDENT	70	64	134	29	21	51	59	0	1191	N
	0.70	0.56	1.14	0.21	0.25	0.46	0.42	0.00	100.00	R6
	0.10	0.09	0.09	0.03	0.03	0.05	0.04	0.00	0.75	C6
SUBTOTAL	573	409	1082	333	298	537	618	0	21761	N
	1.19	0.79	1.33	0.64	0.32	1.06	1.19	0.00	100.00	R6
	0.67	0.59	0.69	0.79	0.37	0.52	0.61	0.00	1.50	C6
W										
DEPENDENT	6102	1953	8133	2230	2533	4763	1996	0	21369	N
	8.90	1.62	12.68	4.27	5.01	9.27	1.70	0.00	100.00	R6
	9.40	5.73	5.27	9.97	5.10	5.09	4.00	0.00	1.91	C6
INDEPENDENT	137	14	151	92	0	92	95	0	10346	N
	1.32	0.13	1.45	0.89	0.00	0.89	0.91	0.00	100.00	R6
	0.16	0.02	0.09	0.09	0.00	0.09	0.09	0.00	0.58	C6
SUBTOTAL	6314	1967	8284	2322	2533	4855	4089	0	62214	N
	8.91	5.17	14.11	3.63	4.23	7.98	6.57	0.00	100.00	R6
	9.87	5.75	5.17	9.06	5.10	5.08	5.04	0.00	3.09	C6

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TABLE [illegible] ... [illegible] FROM LEVEL OF [illegible] CODE 440 DEPENDENCY STATUS

REJECTION CODE	$1 TO $5,000	$5,001 TO $10,000	SUBTOTAL	$20,000 TO $21,999	$22,000 TO $24,999	SUBTOTAL	$25,000 AND ABOVE	INCOME NOT STATED	GRAND TOTAL
TOTAL [illegible]	[illegible]	69751	143[illegible]	42666	49561	92107	96387	0	1067350
	[illegible]	6.53	11.51	4.03	4.73	8.79	9.20	0.00	100.00
	[illegible]	48.79	11.04	94.73	86.29	95.57	96.44	0.00	69.49
TOTAL [illegible]	5756	9079	17833	2401	1389	4310	3661	0	483154
	1.19	1.88	3.69	0.49	0.29	0.89	0.76	0.00	100.00
	2.84	5.21	7.32	5.33	2.70	4.67	3.65	0.00	31.78
TOTAL [illegible]	83184	68986	152170	44825	51150	96175	93731	0	1520159
	5.48	4.54	10.01	2.94	3.37	6.33	6.16	0.00	100.00
	100.00	100.00	100.00	100.00	100.00	100.00	100.00	0.00	100.00

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